

WEST[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)[Cases](#)**Search Results -**

Terms	Documents
installment\$ or lay adj away\$ or layaway\$	3

Database:

US Patents Full-Text Database
US Pre-Grant Publication Full-Text Database
JPO Abstracts Database
EPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:[Refine Search](#)[Recall Text](#)[Clear](#)**Search History****DATE:** Monday, July 22, 2002 [Printable Copy](#) [Create Case](#)Set Name Query
side by sideHit Count Set Name
result set*DB=TDBD; PLUR=YES; OP=OR*L1 installment\$ or lay adj away\$ or layaway\$

3

L1

END OF SEARCH HISTORY

WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 1 through 3 of 3 returned.**☐ 1. Document ID: NN9312673

L1: Entry 1 of 3

File: TDBD

Dec 1, 1993

TDB-ACC-NO: NN9312673

DISCLOSURE TITLE: Document Re-Insert Methodology

PUBLICATION-DATA:

IBM Technical Disclosure Bulletin, December 1993, US

VOLUME NUMBER: 36

ISSUE NUMBER: 12

PAGE NUMBER: 673 - 674

SECURITY: Use, copying and distribution of this data is subject to the restrictions in the Agreement For IBM TDB Database and Related Computer Databases. Unpublished - all rights reserved under the Copyright Laws of the United States. Contains confidential commercial information of IBM exempt from FOIA disclosure per 5 U.S.C. 552(b)(4) and protected under the Trade Secrets Act, 18 U.S.C. 1905.

COPYRIGHT STATEMENT: The text of this article is Copyrighted (c) IBM Corporation 1993. All rights reserved.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC
Draw Desc	Clip Img										

☐ 2. Document ID: NA84123716

L1: Entry 2 of 3

File: TDBD

Dec 1, 1984

TDB-ACC-NO: NA84123716

DISCLOSURE TITLE: Fiber-Optic Connector

PUBLICATION-DATA:

IBM Technical Disclosure Bulletin, December 1984, US

VOLUME NUMBER: 27

ISSUE NUMBER: 7A

PAGE NUMBER: 3716

SECURITY: Use, copying and distribution of this data is subject to the restrictions in the Agreement For IBM TDB Database and Related Computer Databases. Unpublished - all rights reserved under the Copyright Laws of the United States. Contains confidential commercial information of IBM exempt from FOIA disclosure per 5 U.S.C. 552(b)(4) and protected under the Trade Secrets Act, 18 U.S.C. 1905.

COPYRIGHT STATEMENT: The text of this article is Copyrighted (c) IBM Corporation 1984. All rights reserved.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC
Draw Desc	Clip Img										

☐ 3. Document ID: NN81045058

L1: Entry 3 of 3

File: TDBD

Apr 1, 1981

TDB-ACC-NO: NN81045058

DISCLOSURE TITLE: Extended Error Correction with an Error Correction Code. April 1981.

PUBLICATION-DATA:

IBM Technical Disclosure Bulletin, April 1981, US

VOLUME NUMBER: 23

ISSUE NUMBER: 11

PAGE NUMBER: 5058 - 5060

SECURITY: Use, copying and distribution of this data is subject to the restrictions in the Agreement For IBM TDB Database and Related Computer Databases. Unpublished - all rights reserved under the Copyright Laws of the United States. Contains confidential commercial information of IBM exempt from FOIA disclosure per 5 U.S.C. 552(b)(4) and protected under the Trade Secrets Act, 18 U.S.C. 1905.

COPYRIGHT STATEMENT: The text of this article is Copyrighted (c) IBM Corporation 1981. All rights reserved.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWMC
Draw Desc	Clip Img										

[Generate Collection](#)[Print](#)

Terms	Documents
installment\$ or lay adj away\$ or layaway\$	3

Display Format: [CIT](#)[Change Format](#)[Previous Page](#)[Next Page](#)

Warning [Pages Of US References:]

page 2 has no references
page 3 has no references
page 4 has no references
page 5 has no references
page 9 has no references
page 10 has no references
page 11 has no references
page 12 has no references
page 13 has no references
page 23 has no references
page 24 has no references
page 25 has no references

Warning [Pages Of Foreign References:]

page 1 has no references
page 4 has no references
page 5 has no references
page 6 has no references
page 7 has no references
page 8 has no references
page 9 has no references
page 10 has no references
page 11 has no references
page 12 has no references
page 13 has no references
page 15 has no references
page 16 has no references
page 17 has no references
page 18 has no references
page 19 has no references
page 20 has no references
page 21 has no references
page 22 has no references
page 23 has no references
page 24 has no references
page 25 has no references

Warning [Pages Of Other References:]

page 1 has no references
page 2 has no references
page 6 has no references
page 7 has no references
page 8 has no references
page 9 has no references
page 10 has no references
page 11 has no references
page 12 has no references
page 13 has no references
page 22 has no references

Warning [Blue Slip Sub Class Versus Sub Class:]

has SubClass from Blue Slip that does not match SubClass from Jacket

239-202 ✓

Pat. No. 06036615 - 0
Issue Date: 11/08/04

Group ID: A
User ID: Ambulle

Page 2

CHECK LIST

Rule 47 Continuing Data PCT Disclaimer

No Yes No Yes

Microfiche Appendix CPA tag

No No

Foreign Priority Claimed: No
Acknowledged: No

State Code: CT Country Code:

Text Endorsement: 09654341.090800

=====

JACKET

<u>SERIAL NUMBER</u>	<u>FILING DATE</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>GAU</u>
09/654,341	09/08/00	705	39	3623

FOREIGN PRIORITY
Country Document Number Date

DISCLAIMER

/ /

TITLE

Method and apparatus for providing and processing installment plans at a terminal

MICROFICHE APPENDIX

ASSISTANT EXAMINER:

First: Middle: Last:

PRIMARY EXAMINER:

First: Middle: Last:

Romain Jeanty

CLAIMS ALLOWED
Total Print

46 1

DRAWINGS
Sheets Figures Print

20 20 Y

=====

BLUE SLIP INFORMATION

<u>SERIAL NUMBER</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>GAU</u>
09/654,341	705	38	3623

INDEP. CLAIMS

1,16,31,46

TOTAL CLAIMS

46

=====

BLUE SLIP (Page 1)

INTERNATIONAL CLASSIFICATION

Class SubClass

G06F 17/60

CROSS-REFERENCES

Class SubClass

705 26;27;30;35;39;40

=====

TERM EXTENSION

363

FIELD OF SEARCH

Class SubClass

705 38;26;27;35;39;40;30;34;16

725 1

=====

OATH

INVENTOR NAME

First: Jay Middle: S. Last: Walker Signed: Yes

City: Ridgefield

State: CT ZIP Code: Country: Foreign ZIP:

INVENTOR NAME

First: James Middle: A. Last: Jorasch Signed: Yes

City: Stamford

State: CT ZIP Code: Country: Foreign ZIP:

INVENTOR NAME

First: Andrew Middle: S. Last: Van Luchene Signed: Yes

City: Norwalk

State: CT ZIP Code: Country: Foreign ZIP:

=====

PCT INFO

=====

CONTINUING DATA (Page 1)

<u>LINE</u>	<u>CODE</u>	<u>SERIAL NUMBER</u>	<u>FILING DATE</u>	<u>STATUS</u>	<u>DOCUMENT NO.</u>	<u>ISSUE DATE</u>
104	71	09/264,379	03/05/1999	01	6,336,104	/ /
105	84	08/946,508	10/07/1997	01	6,064,987	/ /
106	82	08/920,116	08/26/1997	01	6,119,099	/ /
107	82	08/822,709	03/21/1997	01	6,267,670	/ /

=====

REFERENCES (Page 1) SERIAL NUMBER: 09/654,341
FORM 892

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,539,450	07/1996	Handelman	463	29

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 2) SERIAL NUMBER: 09/654,341
FORM 892

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

600251498	05/1984	JPX		
-----------	---------	-----	--	--

89263670	10/1989	JPX		
----------	---------	-----	--	--

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 3) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

0 085 546 A2	08/1983	EPX		
--------------	---------	-----	--	--

0 109 189 A1	05/1984	EPX		
--------------	---------	-----	--	--

405020525 A	01/1993	JPX		
-------------	---------	-----	--	--

WO 96/36926	11/1996	WOX		
-------------	---------	-----	--	--

WO 97/28510

08/1997 WOX

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Gifis, Steven H. [37 Legal Guides Law Dictionary[38 , pp. 114-117 and
340-341.

=====

REFERENCES (Page 4) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Brochure, [37 Reaching Out In New Directions[38 , First Data Corp.
Merchant Services, undated.

[37 Paying for college on the installment plan.[38 , Changing Times,
Nov. 1984, vol. 38, pp 37(4).

[37 Buying now, pay later. (Damark International, Jackson and
Perkins)[38 , Catalog Age, Feb. 1993, vol. 10, No. 2, p. 14(1).

[37 Cellular wrong signals[38 , Newsday, Jul. 22, 1993, p. 39, ISSN:
0278-5587.

Ellis, Stephen, [37 Credit card firms drive down costs[38 , Sunday
Times, Feb. 27, 1994.

Silverman, Gene, [37 Planning and using infomercial campaigns
effectively.[38 , Direct Marketing, Sep. 1995, vol. 58, No. 5, p.

32(3), ISSN: 0012-3188.

Mckinney, Jeff, [37 Merchant program could pay off for Provident [38 ,
The Cincinnati Enquirer, Mar. 24, 1996, Section: Financial, p. E02.

[37 Bigger Plans (Provident Bank, issuer of MeritValue customer
loyalty card, plans to offer program in 25 cities in six months) [38 ,
Card Fax, Oct. 7, 1996, vol. 96, No. 178, p. 2.

Fickenschner, Lisa, [37 Amex to Start Free Rewards Program with
Discounts on Merchandise [38 , The American Banker, Oct. 18, 1996,
Section: Credit/Debit/ATMs, p. 10.

Fitzgerald, Kate, [37 Amex rogram moves loyalty to next level: Custom
extras finds a medium customers can [3 t ignore: Billing Statements [38 ,
Advertising Age, Nov. 4, 1996, Section: News, p. 2.

Quittner, Jeremy, [37 Ohio [3 s Provident brings its discount card to
Fla. [38 , American Banker, Feb. 11, 1997, vol. 162, Issue 28, p. 11,
1/3p, ISSN: 0002-7561.

Symons, Allene, [37 Lucky, Sav-on Debut Rewards Card. [38 , Drug Store
News, Feb. 17, 1997, vol. 19, Issue 4, p. 3, 2p, 1 c, ISSN: 0191-7587.

Mckeveny, Alexander, [37 Giving them a good reason. [38 , Bank
Marketing, Mar. 1997, vol. 29, Issue 3, p. 37, 4p, 4c, ISSN:
0888-3149.

=====

REFERENCES (Page 5) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Fickenscher, Lisa, [37 Merchant: American Express Seeks to Mine Its Data on Cardholder Spending Patterns[38 , The American Banker, Mar. 24, 1997, Section: Credit/Debit/ATMs, p. 20.

[37 Dispensing the future[38 , Electronic Payments International, May 1997, Section: Feature, p. 12.

Hoeschen, Brad, [37 Brookfield Square hopes mall card strikes a chord[38 , Business Journal-Milwaukee, Sep. 12, 1997, vol. 14, No. 50, p. 19.

Website: [37 NCR 7452 Workstation[13 Beyond Traditional POS[38 , ([http //www ncr com/product/retail/products/catalog/7452 shtm](http://www.ncr.com/product/retail/products/catalog/7452.shtm)), download date: Sep. 23, 1997.

Brochure, [37 NCR 7453 PC-Based Point-of-Sale Solution[38 , NCR Corporation, Copyright 1998.

Brochure: [37 For the Crew & the Customer, The Best Drive-Thru & Grill Service[38 , Olivetti, Winter 1998.

[37 Examiner[3 s Affidavit[38 , Affidavit of United States Patent Examiner James W. Myhre, Feb. 22, 2001.

=====

REFERENCES (Page 6) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
4,876,592 /	10/1989	Von Kohorn /		
4,902,880 /	02/1990	Garczynski et al. /		
5,025,372 /	06/1991	Burton et al. /		

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====
REFERENCES (Page 7) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,256,863 /	10/1993	Ferguson et al. /		
5,297,026 /	03/1994	Hoffman /		
5,305,195 /	04/1994	Murphy /		
5,539,189 /	07/1996	Wilson /		
5,564,546 /	10/1996	Molbak et al. /		
5,619,558 /	04/1997	Jheeta /		
5,638,457 /	06/1997	Deaton et al. /		
5,642,484 /	06/1997	Harrison, III et al. /		
5,642,485 /	06/1997	Deaton et al. /		
5,644,723 /	07/1997	Deaton et al. /		
5,652,421 /	07/1997	Veeneman et al. /		
5,655,007 /	08/1997	McAllister /		
5,724,886 /	03/1998	Ewald et al. /		

5,832,457 / 11/1998 O[3 Brien et al. /
5,845,259 / 12/1998 West et al. /
5,890,718 / 04/1999 Byon /
5,946,665 / 08/1999 Suzuki et al. /
5,970,469 / 10/1999 Scroggie et al. /
*6,014,634 / 01/2000 Scroggie et al. /
No issue date available.

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 8) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
*6,064,987	05/2000	Walker et al.		
No issue date available.				
*6,119,099	09/2000	Walker et al.		
No issue date available.				
*6,267,670	07/2001	Walker et al.		
No issue date available.				
*6,336,104	01/2002	Walker et al.		
No issue date available.				
5,687,322	11/1997	Deaton et al.		
5,999,914	12/1999	Blinn et al.		
5,621,812	04/1997	Deaton et al.		
*6,138,105	10/2000	Walker et al.		
No issue date available.				
*6,223,163	04/2001	Van Luchene		
No issue date available.				
*6,298,329	10/2001	Walker et al.		

No issue date available.

*6,298,331 10/2001 Walker et al.

No issue date available.

*6,070,147 05/2000 Harms et al.

No issue date available.

*6,088,682 07/2000 Burke

No issue date available.

*6,112,191 08/2000 Burke

No issue date available.

5,649,114 07/1997 Deaton et al.

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 9) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 10) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 11) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 12) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 13) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 14) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

3,573,747	04/1971	Adams et al.	340	172
-----------	---------	--------------	-----	-----

4,108,361	08/1978	Krause	235	375
-----------	---------	--------	-----	-----

4,323,770	04/1982	Dieulot et al.	235	375
-----------	---------	----------------	-----	-----

4,494,197	01/1985	Troy et al.	364	412
-----------	---------	-------------	-----	-----

4,500,880	02/1985	Gomersall et al.	340	825
4,669,730	06/1987	Small	273	138
4,677,553	06/1987	Roberts et al.	364	412
4,689,742	08/1987	Troy et al.	364	412
4,723,212	02/1988	Mindrum et al.	364	401

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
512413	04/1992	EPX		
5242363 A	09/1993	JPX		
WO 97/35441	09/1997	WOX		

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

[37 Cape Town[38 , Reuters, Nov. 8, 1979.

[37 Save the Mark[38 , Financial Times (London), Section I; Men & Matters; p, 12, Feb. 1, 1983.

REFERENCES (Page 15) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
4,760,247	07/1988	Keane et al.	235	454
4,815,741	03/1989	Small	273	138
4,825,045	04/1989	Humble	235	383
4,839,507	06/1989	May	235	381
4,854,590	08/1989	Jolliff et al.	273	138
4,859,838	08/1989	Okihar	235	383
4,882,473	11/1989	Bergeron et al.	235	380
4,908,761	03/1990	Tai	364	401

4,910,672	03/1990 Off et al.	364	405
4,922,522	05/1990 Scanlon	379	95

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Cook, Louise, [37 Consumer Watch: Clip, Snip, Save[38 , The Associated Press, Section: Business News, Mar. 12, 1984.

[37 Paying for College on the Installment Plan[38 , Gale Group Magazine, Changing Times, V38, p. 37 (4); ISSN: 0009-1434, Nov. 1984.

REFERENCES (Page 16) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
4,937,853	06/1990	Brule et al.	379	96
4,947,028	08/1990	Gorog	235	381
4,948,174	08/1990	Thomson et al.	283	58
4,973,952	11/1990	Malec et al.	340	825
4,982,337	01/1991	Burr et al.	364	479
4,993,714	02/1991	Golightly	273	138
5,056,019	10/1991	Schultz et al.	364	405
5,119,295	06/1992	Kapur	364	412
5,128,862	07/1992	Mueller	364	405
5,132,914	07/1992	Cahlander et al.	364	478

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Greene, Jan, [37 Farm Bills Please Assn.; National Grocers
Association[38 , Supermarket News, Section: vol. 35; p. 6, ISSN:
0039-5803, Dec. 23, 1985.

[37 POS Spectrum: A Lottery Looks to POS for Growth[38 , POS News,
Section: vol. 5, -No. 7; p. 8 ISSN: 0896-6230 ; CODEN: BHORAD.

=====

REFERENCES (Page 17) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,172,328 ✓	12/1992	Cahlander et al. ✓	364 ✓	478 ✓
5,173,851 ✓	12/1992	Off et al. ✓	364 ✓	401 ✓
5,177,342 ✓	01/1993	Adams ✓	235 ✓	379 ✓
5,192,854 ✓	03/1993	Counts ✓	235 ✓	375 ✓
5,201,010 ✓	04/1993	Deaton et al. ✓	382 ✓	7 ✓
5,216,595 ✓	06/1993	Protheroe ✓	364 ✓	412 ✓
5,220,501 ✓	06/1993	Lawlor et al. ✓	364 ✓	408 ✓
5,223,698 ✓	06/1993	Kapur ✓	235 ✓	375 ✓
5,231,569 ✓	07/1993	Myatt et al. ✓	364 ✓	408 ✓
5,239,165 ✓	08/1993	Novak ✓	235 ✓	375 ✓

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Kuttner, Robert, [37 Computers May Turn the World on into One Big
Commodities Pit[38 , Business Week, Section: Economic Viewpoint; No.
3123; p. 17, Sep. 11, 1989.

Schrage, Michael, [37 An Experience in Economic Theory; Labs Testing
Real Markets[38 , Los Angeles Times News Service, The Record, Section:
Business; p. B01, Nov. 26, 1989.

=====

REFERENCES (Page 18) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,243,515	09/1993	Lee	364	401
5,245,533	09/1993	Marshall	364	401
5,262,941	11/1993	Saladin et al.	364	408
5,274,547	12/1993	Zoffel et al.	364	408
5,283,731	02/1994	Lalonde et al.	364	401
5,287,268	02/1994	McCarthy	364	405
5,297,031	03/1994	Guttermann et al.	364	408
5,302,811	04/1994	Fukatsu	235	381
5,309,355	05/1994	Lockwood	364	401
5,353,218	10/1994	De Lapa et al.	364	401

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Oetzel, Karen, [37 More Than What[3 s Coming to You[38 , Credit Union
Executive, V.30, No. 2, p. 16, Summer 1990.

[37 Let[3 s Play the Cash Register Receipts Lottery[38 , The New York
Times, Sections 1; p. 30; Column 4; Editorial Desk, Dec. 25, 1990 Late
Edition-Final.

=====

REFERENCES (Page 19) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,353,219 ✓	10/1994	Mueller et al. ✓	364 ✓	405 ✓
5,371,796 ✓	12/1994	Avarne ✓	380 ✓	23 ✓
5,380,991 ✓	01/1995	Valencia et al. ✓	235 ✓	383 ✓
5,383,113 ✓	01/1995	Kight et al. ✓	364 ✓	401 ✓
Re. 34,915 ✓	04/1995	Nichtberger et al. ✓	364 ✓	401 ✓
5,420,606 ✓	05/1995	Begum et al. ✓	345 ✓	156 ✓
5,459,306 ✓	10/1995	Stein et al. ✓	235 ✓	383 ✓
5,481,094 ✓	01/1996	Suda ✓	235 ✓	383 ✓
5,504,475 ✓	04/1996	Houdou et al. ✓	340 ✓	825.35 ✓
5,510,979 ✓	04/1996	Moderi et al. ✓	364 ✓	405 ✓

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Del Rosso, Laura, Marketel Says it Plans to Launch Air Fare [1
Auction[2 [0 in June; Marketel International Inc., Travel Weekly, Apr.
29, 1991, Section: vol. 50; No. 34; P. 1; ISSN: 0041-2082. ←

[37 Philips Offer Customers Financing Through Citicorp; Philips
Medical Systems North America, Citicorp North America Inc. [38 , Health
Industry Today, Jun. 1991, Section: vol. 54; No. 6; p. 4 ISSN:
0745-4678.

=====

REFERENCES (Page 20) SERIAL NUMBER: 09/654,341

FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,572,653 /	11/1996	DeTemple et al. /	395	501 /
5,581,064 /	12/1996	Riley et al. /	235 /	383 /
5,592,375 /	01/1997	Salmon et al. /	395 /	207 /
5,592,376 /	01/1997	Hodroff /	395 /	214 /
5,602,377 /	02/1997	Beller et al. /	235 ✓	462 /
5,611,052 /	03/1997	Dykstra et al. /	395 /	238 /
5,612,868 /	03/1997	Off et al. /	364 /	214 /
5,615,269 /	03/1997	Micali /	380 /	49 /
5,620,079 /	04/1997	Molbak /	194 /	217 /
5,621,201 /	04/1997	Langhans et al. /	235 /	380 ✓

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Pelline, Jeff, [37 Travelers Bidding on Airline Tickets SF Firm Offers
Chance for Cut Rate-Fares[38 , The San Francisco Chronicle, Aug. 19,
1991 Final Edition, Section: News; p. A4.

[37 Book[49 +0 Then Began Taking Bids by Fax Through a Toll-Free
Telephone Line[38 , Travel Weekly, Mar. 12 1992.

=====
REFERENCES (Page 21) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,621,640 /	04/1997	Burke /	395	214 /

5,632,010	05/1997	Briechele et al.	345	1
5,664,115	09/1997	Fraser	705	37
5,665,953	09/1997	Mazzamuto et al.	235	383
5,715,314	02/1998	Payne et al.	380	24
5,724,424	03/1998	Gifford	380	24
5,727,249	03/1998	Pollin	705	40
5,754,655	05/1998	Hughes et al.	380	24
5,809,144	09/1998	Sirbu et al.	380	25
5,878,405	03/1999	Grant et al.	705	39

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Del Rosso, Laura, Ticket-Bidding Firm Closes Its Doors; Marketel International; Brief[3 , Travel Weekly, Mar. 12, 1992, Section: vol. 51; N. 21; p. 1; ISSN: 0041-2082.

[37 Coupons Get Serious; Supermarkets Use Barcodes to Prevent Misredemptions[38 , Information Access Company, A Thomson Corporation Company, Oct., 1992, Section: vol. 68; No. 10; p. 68; ISSN: 0193-1199.

REFERENCES (Page 22) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
5,903,879	05/1999	Mitchell	705	38
*<8,1>6,064,987	05/2000	Walker et al.		

No issue date available.

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

=====

REFERENCES (Page 23) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

McAllister, Liane, [37 Planning for Christmas Profits (Includes 26
Ways to Sell Christmas) [38 , The Gale Group, May 1993, Gifts &
Decorative Accessories, vol. 94, No. 5, p. 46.

[37 Winn-Dixie/The Salvation Army Reports Contributions for War
Against Hunger [38 , PR Newswire, Jun. 10, 1993, Section: Financial
News.

Jones, Jeanne, [37 Data Readers Streamline Management; Scanner
Technology Aids Retailers as Well as Plants, Wholesalers [38 , The
Houston Post, Jun. 26, 1994 Final Edition, Section: Business, p. D1.

Fiorini, Phillip, [37 No Place for Penny [48 +0 Smallest Coins Doesn't
Make Cents to Some [38 , USA Today, Jul. 29, 1994 Final Edition,
Section: News; p. 1A.

Smith, Alison, [37 Survey of UK Consumer Credit and Asset Finance [38 ,
Financial Times, Nov. 3, 1994, Sections: p. VI.

Andreoli, Tom, [37 Cash Machines Offer a Whole Lotto Money for

Withdrawal; an unfortunate Juxtaposition; Block that Metaphor+49 [0
Something Street Talk; Fishy in Springfield; State Street Sear[48 +0
Champion as Underdog; a Whole Language Graduate[38 , Crain[3 s Chicago
Business, Jun. 19, 1995, Section: News P. 8.

[37 Spain: BBV Lainches New Card[38 , Cards International, Jun. 22,
1995, Section: P. 5.

Fickenschner, Lisa, [37 Start-Up Card Outfit has Installment Plan for
Hospital Bills[38 , The Gale Group, Jul. 21, 1995, Section: American
Banker, vol. 160, No. 139, P. 12.

Jim Knippenberg, [37 Psst[48 Will Local Radio Empires Strike Back[49
+38 , The Cincinnati Enquirer, Jul. 23, 1995 All Editions, Section:
Tempo, P. F01.

Lunt, Penny, [37 Payments on the Net+48 +0 How Many, How Safe+38 , ABA
Banking Journal, Nov. 1995, vol. 87, No. 11, P. 46-54.

Poteshman, Mel, [37 There are Options Available if You Can Pay the IRS
What You Owe[38 , Los Angeles Business Journal, Apr. 8, 1996, vol. 18,
No. 15, P. 21.

[37 Cyberbid[38 , 1996.

Avery, Robert B., [37 Credit Risk, Credit Scoring, and Performance of
Home Mortgages[38 , Banking Information Source, Jul. 1996, vol. 82,
No. 7, P. 621-648.

Hadley, Kimberly [37 Pastors Praying Anti-Arson Effort Will Burn

Bias[38 , The Nashville Banner, Jul. 26, 1996, Section: News, P. A13.

=====

REFERENCES (Page 24) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

Gapper, John, [37 Natwest Reporters Rise in Bad Debt[38 , Financial Times, Jul. 31, 1996, London Edition 3, Section: News: UK P. 09.

[37 Lynx Technology: Lynx to Provide Business Leasing Programme[38 , M2 Presswire, Aug. 9, 1996.

Taylor, Paul, [37 Towards a Dream Market[38 , Financial Times, Sep. 4, 1996, Section: Survey-FT IT; P. 03.

Bonnici, Joseph, [37 Consumer Issues in Coupon Usage: An Exploratory Analysis[38 , Journal of Applied Business Research, Winter 1996/1997, Section: vol. 13, No. 1, P. 31-40.

Lucas, Peter, [37 Getting Around to Recurring Payments[38 , Credit Card Management, Jan. 1997, vol. 9, No. 10, P. 52-57.

[37 Opinion: X-Press Betting[38 , Feb. 7, 1997, La Fleur[3 s Lottery World, P. 4.

[37 Mobil Claims to Have the Key to Speedy Card Transactions[38 , Banking Information Source, Mar. 1, 1997, Credit Card News, P. 6.

Hisey, Pete, [37 The Money Making Side of Sears[38 , Mar. 1997, Credit
Card Management, Journal Article, vol. 9, No. 12, P. 24-30. ✓

Singletary, Michelle, [37 Electronic World, Unchecked Problem[48 +0
U.S. Move to Paperless Payments Raises Worries About Those Who Don't
Use Banks[38 , The Washington Post, Mar. 4, 1997, Section: Financial;
P. C01. ✓

[37 Avco Financial Services[38 ,
(<http://www.homefurnish.com/nhfa/avco.htm>), May 23, 1997. ✓

[37 Products and Services[38 , (<http://caralinamktg.com/prodcdir.htm>),
Thrusday May 29, 1997. ✓

Teresa Riordan, [37 Patents; A Novel Approach to Making a Better
Spermicide Harks Back to Some Old Fashion Methods[38 , The New York
times, Jun. 9, 1997, Section D, P. 2, Column 1; Business/Financial
Desk. ✓

Nairn, Geoff, [37 The Key to Your Identity[38 , Financial Times, Jul.
15, 1997, Section: Technology; P. 12. ✓

The United Computer Exchange, [37 How it All Works[38 , Download Date
Jul. 23, 1997. ✓

[37 Classifieds2000: The Internet Classifieds[38 ,
([http://www.classifieds2000.com/cgi\[13 cls/display.exe\[48 c2k+30](http://www.classifieds2000.com/cgi[13 cls/display.exe[48 c2k+30)
aboutus), Download Date: Aug. 6, 1997. ✓

[37 Tradingfloor.com[38 (<http://www.tradingfloor.com/info.htm>),

Download Date: Aug. 14, 1997.

=====

REFERENCES (Page 25) SERIAL NUMBER: 09/654,341
FORM 1449

U.S. REFERENCES

<u>U.S. Pat No.</u>	<u>Date</u>	<u>Patentee</u>	<u>Class</u>	<u>SubClass</u>
---------------------	-------------	-----------------	--------------	-----------------

FOREIGN REFERENCES

<u>Foreign Doc No.</u>	<u>Date</u>	<u>Country</u>	<u>Class</u>	<u>SubClass</u>
------------------------	-------------	----------------	--------------	-----------------

OTHER REFERENCE CITATIONS (incl. Author, Title, Date, Pertinent Pages, etc.)

[37 Nasdaq[38 , ([http://home.axford.com/corfin/corfill¹¹.htm](http://home.axford.com/corfin/corfill.htm)), Download ←

Date: Aug. 15, 1997.

[37 Acquiring Credit[38 ,

(<http://ianrwww.unl.edu/ianr/pubs/nebfacts/nf91-2.htm>), Download Date:

Sep. 3, 1997.

[37 About IAO Onsale[38 , (<http://www.iaoauction.com/about.htm>),

Download Date: Sep. 8, 1997.

[37 Welcome to Onsale[38 , (<http://www.onsale.com>), Download Date:

Sep. 8, 1997.

Kelsey, John, et al. [37 Conditional Purchase Order[38 .

[37 Siren Technologies, Introducing The Digital Menuboard[38 ,

(<http://www.sirentech.com>).

=====

Set	Items	Description
S1	498	INSTALLMENT() PLAN(2N) PAY?
S2	593	INSTALLMENT() PLAN? (2N) PAY?
S3	331	RD S1 (unique items)
S4	0	S3 AND PY,=1996
S5	110	S3 AND PY<=1996
S6	110	RD S5 (unique items)

?show file

File 9:Business & Industry(R) Jul/1994-2003/Mar 06
(c) 2003 Resp. DB Svcs.

File 13:BAMP 2003/Jan W3
(c) 2003 Resp. DB Svcs.

File 15:ABI/Inform(R) 1971-2003/Mar 06
(c) 2003 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2003/Mar 07
(c) 2003 The Gale Group

File 18:Gale Group F&S Index(R) 1988-2003/Mar 05
(c) 2003 The Gale Group

File 20:Dialog Global Reporter 1997-2003/Mar 07
(c) 2003 The Dialog Corp.

File 47:Gale Group Magazine DB(TM) 1959-2003/Mar 06
(c) 2003 The Gale group

File 75:TGG Management Contents(R) 86-2003/Feb W4
(c) 2003 The Gale Group

File 80:TGG Aerospace/Def.Mkts(R) 1986-2003/Mar 06
(c) 2003 The Gale Group

File 101:Disclosure Database(R) 2003/Jan W2
(c) 2003 Thomson Financial

File 147:The Kansas City Star 1995-2003/Mar 06
(c) 2003 Kansas City Star

File 148:Gale Group Trade & Industry DB 1976-2003/Mar 06
(c)2003 The Gale Group

File 150:Gale Group Legal Res Index(TM) 1980-2003/Mar 05
(c)2003 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 180:Federal Register 1985-2003/Mar 06
(c) 2003 format only The DIALOG Corp

File 211:Gale Group Newsearch(TM) 2003/Mar 06
(c) 2003 The Gale Group

File 258:AP News Jul 2000-2003/Mar 07
(c) 2003 Associated Press

File 262:CBCA Fulltext 1982-2003/Mar
(c) 2003 Micromedia Ltd.

File 267:Finance & Banking Newsletters 2003/Mar 03
(c) 2003 The Dialog Corp.

File 275:Gale Group Computer DB(TM) 1983-2003/Mar 06
(c) 2003 The Gale Group

File 285:BioBusiness(R) 1985-1998/Aug W1
(c) 1998 BIOSIS

File 387:The Denver Post 1994-2003/Mar 05
(c) 2003 Denver Post

File 427:Fort Worth Star-Telegram 1993-2003/Mar 06
(c) 2003 Fort Worth Papers

File 433:Charleston Newspapers 1997-2003/Mar 06
(c) 2003 Charleston Newspapers

File 474:New York Times Abs 1969-2003/Mar 06
(c) 2003 The New York Times

File 475:Wall Street Journal Abs 1973-2003/Mar 05
(c) 2003 The New York Times

File 483:Newspaper Abs Daily 1986-2003/Mar 06
(c) 2003 ProQuest Info&Learning

File 484:Periodical Abs Plustext 1986-2003/Mar W1
(c) 2003 ProQuest

File 485:Accounting & Tax DB 1971-2003/Mar W1
(c) 2003 ProQuest Info&Learning

File 486: Press-Telegram 1992- 2003/Mar 06

(c) 2003 Long Beach Press-Telegram
 File 488:Duluth News-Tribune 1995-2003/Mar 06
 (c) 2003 Duluth News-Tribune
 File 489:The News-Sentinel 1991-2003/Mar 06
 (c) 2003 Ft. Wayne Newspapers, Inc
 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
 (c) 2002 Phoenix Newspapers
 File 494:St LouisPost-Dispatch 1988-2003/Mar 06
 (c) 2003 St Louis Post-Dispatch
 File 498:Detroit Free Press 1987-2003/Mar 06
 (c) 2003 Detroit Free Press Inc.
 File 519:D&B-Duns Finan.Records Plus(TM) 2003/Jan
 (c) 2003 Dun & Bradstreet
 File 532:Bangor Daily News 1996-2003/Mar 07
 (c) 2003 Bangor Daily News
 File 536:(GARY) POST-TRIBUNE 1992-1999/Dec 30
 (c) 2000 POST-TRIBUNE
 File 539:Macon Telegraph 1994-2003/Mar 02
 (c) 2003 Macon Telegraph
 File 541:SEC Online(TM) Annual Repts 1997/Sep W3
 (c) 1987-1997 SEC Online Inc.
 File 543:SEC Online(TM) 10-Q Reports 1997/Sep W3
 (c) 1987-1997 SEC Online Inc.
 File 545:Investext(R) 1982-2003/Mar 07
 (c) 2003 Thomson Financial Networks
 File 553:Wilson Bus. Abs. FullText 1982-2003/Jan
 (c) 2003 The HW Wilson Co
 File 570:Gale Group MARS(R) 1984-2003/Mar 06
 (c) 2003 The Gale Group
 File 577:Roanoke Times 1992-2003/Mar 06
 (c) 2003 Roanoke Times
 File 582:Augusta Chronicle 1996- 2003/Mar 06
 (c) 2003 Augusta Chronicle
 File 603:Newspaper Abstracts 1984-1988
 (c)2001 ProQuest Info&Learning
 File 608:KR/T Bus.News. 1992-2003/Mar 07
 (c)2003 Knight Ridder/Tribune Bus News
 File 609:Bridge World Markets 2000-2001/Oct 01
 (c) 2001 Bridge
 File 613:PR Newswire 1999-2003/Mar 07
 (c) 2003 PR Newswire Association Inc
 File 619:Asia Intelligence Wire 1995-2003/Mar 06
 (c) 2003 Fin. Times Ltd
 File 620:EIU:Viewswire 2003/Mar 06
 (c) 2003 Economist Intelligence Unit
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Mar 06
 (c) 2003 The Gale Group
 File 622:EIU Magazines 2000-2003/Mar 06
 (c) 2003 EIU Magazines
 File 624:McGraw-Hill Publications 1985-2003/Mar 06
 (c) 2003 McGraw-Hill Co. Inc
 File 625:American Banker Publications 1981-2003/Mar 07
 (c) 2003 American Banker
 File 626:Bond Buyer Full Text 1981-2003/Mar 07
 (c) 2003 Bond Buyer
 File 629:EIU:BUS. Newsletters 2003/Feb W4
 (c) 2003 Economist Intelligence Unit
 File 631:Boston Globe 1980-2003/Mar 06
 (c) 2003 Boston Globe
 File 633:Phil.Inquirer 1983-2003/Mar 05
 (c) 2003 Philadelphia Newspapers Inc

File 570:Gale Group MARS(R) 1984-2002/Jul 22
 (c) 2002 The Gale Group
 File 477:Irish Times 1999-2002/Jul 22
 (c) 2002 Irish Times
 File 710:Times/Sun.Times(London) Jun 1988-2002/Jul 22
 (c) 2002 Times Newspapers
 File 711:Independent(London) Sep 1988-2002/Jul 22
 (c) 2002 Newspaper Publ. PLC
 File 756:Daily/Sunday Telegraph 2000-2002/Jul 18
 (c) 2002 Telegraph Group
 File 757:Mirror Publications/Independent Newspapers 2000-2002/Jul 22
 (c) 2002
 File 387:The Denver Post 1994-2002/Jul 19
 (c) 2002 Denver Post
 File 471:New York Times Fulltext2002/Ju
 (c) 2002 The New York Times
 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
 (c) 2002 Phoenix Newspapers
 File 494:St LouisPost-Dispatch 1988-2002/Jul 22
 (c) 2002 St Louis Post-Dispatch
 File 498:Detroit Free Press 1987-2002/Jul 19
 (c) 2002 Detroit Free Press Inc.
 File 631:Boston Globe 1980-2002/Jul 21
 (c) 2002 Boston Globe
 File 632:Chicago Tribune 1985-2002/Jul 22
 (c) 2002 Chicago Tribune
 File 633:Phil.Inquirer 1983-2002/Jul 19
 (c) 2002 Philadelphia Newspapers Inc
 File 638:Newsday/New York Newsday 1987-2002/Jul 20
 (c) 2002 Newsday Inc.
 File 640:San Francisco Chronicle 1988-2002/Jul 21
 (c) 2002 Chronicle Publ. Co.
 File 641:Rocky Mountain News Jun 1989-2002/Jul 18
 (c) 2002 Scripps Howard News
 File 702:Miami Herald 1983-2002/Jul 19
 (c) 2002 The Miami Herald Publishing Co.
 File 703:USA Today 1989-2002/Jul 20
 (c) 2002 USA Today
 File 704:(Portland)The Oregonian 1989-2002/Jul 20
 (c) 2002 The Oregonian
 File 713:Atlanta J/Const. 1989-2002/Jul 21
 (c) 2002 Atlanta Newspapers
 File 714:(Baltimore) The Sun 1990-2002/Jul 19
 (c) 2002 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2002/Jul 22
 (c) 2002 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2000/Dec 13
 (c) 2000 The Plain Dealer
 File 735:St. Petersburg Times 1989-2000/Nov 01
 (c) 2000 St. Petersburg Times
 ?ds

Set	Items	Description
S1	182760	INSTALLMENT? OR LAY()AWAY? OR LAYAWAY?
S2	23665262	PRICE? OR COST? ?
S3	868703	CREDITCARD? OR CREDIT()CARD?
S4	2950	S1(5N)S2
S5	30	S4(5N)S3
S6	19	RD (unique items)
S7	3465	S1(10N)S3
S8	2415	RD (unique items)
?		

File 344:CHINESE PATENTS ABS MAY 1985-2002/MAY
 (c) 2002 EUROPEAN PATENT OFFICE
 File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
 (c) 2002 JPO & JAPIO
 File 350:Derwent WPIX 1963-2002/UD,UM &UP=200246
 (c) 2002 Thomson Derwent
 File 348:EUROPEAN PATENTS 1978-2002/Jul W02
 (c) 2002 European Patent Office
 File 349:PCT FULLTEXT 1983-2002/UB=20020718,UT=20020711
 (c) 2002 WIPO/Univentio
 File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Jun
 (c)2002 Info.Sources Inc
 File 2:INSPEC 1969-2002/Jul W3
 (c) 2002 Institution of Electrical Engineers
 File 35:Disertation Abs Online 1861-2002/Jun
 (c) 2002 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2002/Jul W3
 (c) 2002 BLDSC all rts. reserv.
 File 77:Conference Papers Index 1973-2002/Jul
 (c) 2002 Cambridge Sci Abs
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun
 (c) 2002 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2002/Jul
 (c) 2002 Info. Today Inc.
 File 583:Gale Group Globalbase(TM) 1986-2002/Jul 20
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2002/Jul 19
 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Jul 19
 (c) 2002 The New York Times
 File 16:Gale Group PROMT(R) 1990-2002/Jul 22
 (c) 2002 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2002/Jul 22
 (c)2002 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Jul 22
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jul 22
 (c) 2002 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 22
 (c) 2002 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2002/Jul 19
 (c) 2002 Resp. DB Svcs.
 File 15:ABI/Inform(R) 1971-2002/Jul 22
 (c) 2002 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2002/Jul 22
 (c) 2002 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2002/Jul W3
 (c) 2002 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2002/Jul 22
 (c) 2002 Financial Times Ltd
 File 610:Business Wire 1999-2002/Jul 22
 (c) 2002 Business Wire.
 File 613:PR Newswire-1999-2002/Jul 22
 (c) 2002 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2002/Jul 22
 (c) 2002 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2002/Jul 20
 (c) 2002 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 47:Gale Group Magazine DB(TM) 1959-2002/Jul 22
 (c) 2002 The Gale group
 File 635:Business Dateline(R) 1985-2002/Jul 22
 (c) 2002 ProQuest Info&Learning

6/3,K/1 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

00749615 NYT Sequence Number: 020393770626

Article summarizes services that may be offered under plan proposed by brokerage firm of Merrill Lynch, Pierce, Fenner & Smith Inc by which customers could use Visa-BankAmericard credit cards and write checks to borrow money on their securities and on cash balances held for them by Merrill Lynch. Advantage for borrowers is that maximum interest charges on loans would be at same rate as brokers advancing money for purchases of stocks on margin, or 8% a yr, compared with 18% cost of installment credit through bank credit cards or dept stores. Under another aspect of plan, customers with adequate balance to cover money withdrawn could sign up for option that would place surplus funds in money-mkt instruments such as Treas bills, and accrued interest would be added to customers' accts in manner of mutual fund. Illus, Visa and BankAmericard cards (S.).

MAIDENBERG, H J
New York Times, Col. 1, Pg. 15, Sec. 3
Sunday June 26 1977

...advancing money for purchases of stocks on margin, or 8% a yr, compared with 18% cost of installment credit through bank credit cards or dept stores. Under another aspect of plan, customers with adequate balance to cover money...

6/3,K/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

09650727 Supplier Number: 84063302 (USE FORMAT 7 FOR FULLTEXT)
Educating Consumers About Handling Finances May Pay Off for Banks.
EFT Report, v25, n6, pNA
March 20, 2002
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2144

... abuse. "Consumers who do not understand percentages may well find it impossible to understand the costs of mortgage, home equity, installment, credit card, payday, and other high-cost loans," he said. "Individuals who do not read well may..."

6/3,K/3 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

09606745 Supplier Number: 83531974 (USE FORMAT 7 FOR FULLTEXT)
Financial Education Helps Consumers Manage Credit, Congressional Panel Told.
Card News, v17, n5, pNA
March 6, 2002
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2137

... abuse. "Consumers who do not understand percentages may well find it impossible to understand the costs of mortgage, home equity, installment, credit card, payday, and other high-cost loans," he said. "Individuals who do not read well may..."

6/3,K/4 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

08716327 Supplier Number: 75495408 (USE FORMAT 7 FOR FULLTEXT)
**The Debt Consolidation Refinancing Boom of 2001; More Borrowers Are
Refinancing to Consolidate Debt, Cash Out Equity.**
PR Newswire, p2224
June 13, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 847

... debt payments and long-term interest costs by using their equity to
pay off higher- **cost credit cards , installment** loans, and second and
third mortgages."

 Zimmerman estimates that as many as five in 10...

6/3,K/5 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05455203 Supplier Number: 48270345 (USE FORMAT 7 FOR FULLTEXT)
Secondary Market Seen Beckoning Small Banks
Brockman, Joshua,
American Banker, p9
Feb 3, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 528

... has a family and a good credit history, but increased debt
resulting from medical bills, **credit cards , short-term installment**
debt, or education **costs** , Mr. O'Neill said.

 Securitization of high-LTV loans more than doubled, to \$10 billion...

6/3,K/6 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

02555462 Supplier Number: 43388057
Wachovia Corporation - Company Report
Investext, p1-7
Oct 20, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...to-third quarter, period-end loans rose more than 1%. The increase was
consumer related (**credit card** and **installment** loans).
Tables in report: Stock **Price** , Earnings Data & Rating 1991-93; Quarterly
Operating Results 1990-93
The INVESTEXT database offers the...

6/3,K/7 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01377606 Supplier Number: 41635849 (USE FORMAT 7 FOR FULLTEXT)
SOFTWARE
Financial Services Week, p30
Oct 29, 1990
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 150

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...all or a portion of the home equity released by mortgage refinancing to pay current **installment** or **credit card** debt. The **cost** of both the refinancing program and module is \$140.25 plus shipping and handling.

6/3,K/8 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01263247 Supplier Number: 41469169 (USE FORMAT 7 FOR FULLTEXT)

CUSTOMERS IDENTIFY RETAILERS BY THEIR SOFTWARE PLATFORMS

Chain Store Age Executive with Shopping Center Age, p96
August, 1990

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 542

... of the operational characteristics of your store level system.
The ability to provide quick checkout, **price** look-up, **layaway** transactions, and **credit card** acceptance is how the retailer today differentiates himself from his competition, provides customer service and ...

6/3,K/9 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01209611 Supplier Number: 41392088 (USE FORMAT 7 FOR FULLTEXT)

Schottenstein Gets New Direction

Discount Store News, v0, n0, p3

June 18, 1990

Language: English Record Type: Fulltext Abstract

Document Type: Magazine/Journal; Trade

Word Count: 418

ABSTRACT:

...registers and scanning wands are being installed chainwide. The new POS setup allows for instant **credit card** authorization, **price** look-up and automated **layaway** at stores equipped with the new systems. Currently six stores have the new system; chainwide...

... registers and scanning wands are being installed chainwide. The new POS setup allows for instant **credit card** authorization, **price** look-up and automated **layaway** at stores equipped with the new systems. Currently six stores have the new system; chainwide...

6/3,K/10 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04821967 SUPPLIER NUMBER: 09406707 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Customers identify retailers by their software platforms. (column)

Mendez, Jacqueline

Chain Store Age Executive with Shopping Center Age, v66, n8, p96(1)

August, 1990

DOCUMENT TYPE: column ISSN: 0193-1199 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 626 LINE COUNT: 00050

... of the operational characteristics of your store level system.
The ability to provide quick checkout, **price** look-up, **layaway** transactions, and **credit card** acceptance is how the retailer today differentiates himself from his competition, provides customer service and ...

6/3,K/11 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04604935 SUPPLIER NUMBER: 09176961 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Schottenstein gets new direction. (Schottenstein Stores Corp., discount store chain)

Kelly, Mary Ellen

Discount Store News, v29, n12, p3(1)

June 18, 1990

ISSN: 0012-3587

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 486

LINE COUNT: 00037

... registers and scanning wands are being installed chainwide. The new POS setup allows for instant **credit card** authorization, **price** look-up and automated **layaway** at stores equipped with the new systems. Currently six stores have the new system; chainwide...

6/3,K/12 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02247183 Supplier Number: 44294828 (USE FORMAT 7 FOR FULLTEXT)

CapMAC Report Finds Consumer Debt Shifting

Asset Sales Report, v7, n47, pN/A

Dec 13, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 963

... on consumer debt not secured by real estate. Loss of the interest deduction raised the **cost** of borrowing via traditional **installment** credit such as **credit cards** and closed-end auto loans. Of course, higher borrowing costs reduce the use of such...

6/3,K/13 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01279361 99-28757

SEC permits bank brokerage subsidiary to reward customers with preferred banking services

Anonymous

ABA Bank Compliance v17n8 (Regulatory & Legislative Advisory Supplement)

PP: 5 Aug 1996

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 276

...TEXT: deposit boxes, and discounts on commissions on securities trades through an affiliate, on mortgage closing **costs**, on **installment** loans and on **credit card** interest rates.

Firststar sought no-action assurance from the SEC that its relationship pricing program...

6/3,K/14 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

07705125 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Metris Unveils Home ServiceEdge; New Extended-Service Plan Covers 10 Appliances, Provides Service 24 Hours-a-Day

BUSINESS WIRE

October 12, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 559

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Customers subscribe to the program for a year, with the contract **price** being billed in 12 equal **installments** to their **credit card**. Additional Home ServiceEdge features include no deductible, no charge for repairman's travel, and service...

6/3,K/15 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

04344606 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Orange County Register, Calif., Jonathan Lansner Column
Jonathan Lansner
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ORANGE COUNTY (CALIF.) REGISTER
)
February 16, 1999
JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1286

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... hangover effect.
Do you think for a second that every person who traded in high- **cost installment** loans -- **credit cards**, auto debts, etc. -- for a supposedly cheaper

6/3,K/16 (Item 1 from file: 638)
DIALOG(R)File 638:Newsday/New York Newsday
(c) 2002 Newsday Inc. All rts. reserv.

06740305
FAMILY FINANCE BANKRUPTCY DOESN'T MEAN NO MORTGAGE
Newsday (ND) - Sunday August 23, 1992
By: LYNN BRENNER
Edition: NASSAU AND SUFFOLK Section: BUSINESS Page: 66
Word Count: 568

... debt burden. Under the Fannie Mae guidelines followed by most lenders, your total debt - housing **costs**, **installment** loans, **credit card** debt, alimony and child support obligation - can't be more than about 36 percent of...

6/3,K/17 (Item 1 from file: 640)
DIALOG(R)File 640:San Francisco Chronicle
(c) 2002 Chronicle Publ. Co. All rts. reserv.

07638082
FED RAISES RATES AGAIN TO STEM INFLATION FEARS MARKETS RISE BUT STATE'S GROWTH LIKELY TO SUFFER
San Francisco Chronicle (SF) - WEDNESDAY, May 18, 1994
By: Jonathan Marshall, Chronicle Economics Editor
Edition: FINAL Section: News Page: A1
Word Count: 757

...upswing, banks raise their prime rate to 7.25 percent from 6.75 percent. The **cost** of home equity loans, **installment** loans and **credit cards** tied to that rate will ratchet up accordingly.

5. Consumers borrow more cautiously, thinking twice...

6/3,K/18 (Item 1 from file: 702)
DIALOG(R)File 702:Miami Herald
(c) 2002 The Miami Herald Publishing Co. All rts. reserv.

04027410

ROXANA'S MEMORIES COME ALIVE IN HER PLANTATION ANTIQUE STORE

Miami Herald (MH) - SUN APR 12 1987

By: VICTORIA FLOYD Herald Staff Writer

Edition: BRWRD Section: NEIGHBORS BSW Page: 24

Word Count: 468

... 7870. Open 11 a.m.-6 p.m. Monday through Saturday. Accepts MasterCard and Visa **credit cards** and checks. Also has a **layaway** plan. UPS available. **Prices** range from sixty cents for lollipops to \$1,600 for the Madame Alexander dolls.

6/3,K/19 (Item 1 from file: 704)
DIALOG(R)File 704:(Portland)The Oregonian
(c) 2002 The Oregonian. All rts. reserv.

08034231

CREDIT CARD INTEREST HEADING UPWARD

Oregonian (PO) - FRIDAY, February 3, 1995

By: KAREN GULLO - The Associated Press

Edition: SECOND Section: BUSINESS Page: E01

Word Count: 466

TEXT:

Summary: The Fed's latest boost in key rates will result in increased consumer **costs** for mortgages, autos and other **installment** purchases

When **credit card** rates hovered at more than 19 percent three years ago, consumer groups accused banks of...

Search Report from Ginger D. Roberts

?show files;ds

File 16:Gale Group PROMT(R) 1990-2002/Jul 22
 (c) 2002 The Gale Group
 File 18:Gale Group F&S Index(R) 1988-2002/Jul 22
 (c) 2002 The Gale Group
 File 147:The Kansas City Star 1995-2002/Jul 22
 (c) 2002 Kansas City Star
 File 148:Gale Group Trade & Industry DB 1976-2002/Jul 22
 (c)2002 The Gale Group
 File 267:Finance & Banking Newsletters 2002/Jul 22
 (c) 2002 The Dialog Corp.
 File 275:Gale Group Computer DB(TM) 1983-2002/Jul 22
 (c) 2002 The Gale Group
 File 494:St LouisPost-Dispatch 1988-2002/Jul 22
 (c) 2002 St Louis Post-Dispatch
 File 497:(Ft.Lauderdale)Sun-Sentinel 1988-2002/Jul 22
 (c) 2002 Sun-Sentinel Co
 File 633:Phil.Inquirer 1983-2002/Jul 19
 (c) 2002 Philadelphia Newspapers Inc
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 22
 (c) 2002 The Gale Group
 File 638:Newsday/New York Newsday 1987-2002/Jul 20
 (c) 2002 Newsday Inc.
 File 640:San Francisco Chronicle 1988-2002/Jul 21
 (c) 2002 Chronicle Publ. Co.
 File 643:Grand Forks Herald 1995-2002/Jul 21
 (c) 2002 Grand Forks Herald
 File 645:Contra Costa Papers 1995- 2002/Jul 20
 (c) 2002 Contra Costa Newspapers
 File 702:Miami Herald 1983-2002/Jul 19
 (c) 2002 The Miami Herald Publishing Co.
 File 712:Palm Beach Post 1989-2002/Jul 03
 (c) 2002 Palm Beach Newspapers Inc.
 File 719:(Albany) The Times Union Mar 1986-2002/Jul 19
 (c) 2002 Times Union
 File 723:The Wichita Eagle 1990-2002/Jul 21
 (c) 2002 The Wichita Eagle
 File 725:(Cleveland)Plain Dealer Aug 1991-2000/Dec 13
 (c) 2000 The Plain Dealer
 File 734:Dayton Daily News Oct 1990- 2002/Jul 19
 (c) 2002 Dayton Daily News

Set	Items	Description
S1	22	((INSTALLMENT? OR LAY()AWAY? OR LAYAWAY?)(S)BILLED(S)(CRED- IT()CARD? OR CREDITCARD?)) NOT PY>1997
S2	20	RD (unique items)

?t2/3,k/all

2/3,K/1 (Item 1 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2002 The Gale Group. All rts. reserv.

03691952 Supplier Number: 45224053
TCC, Heritage Bank launch credit card to help students defer tuition payments
 Virginian-Pilot (Norfolk, VA), pD1
 Dec 24, 1994
 Language: English Record Type: Abstract
 Document Type: Newspaper; Trade

ABSTRACT:
 ...Bank & Trust (Norfolk, VA) has teamed up with Tidewater Community College (TCC) to launch a credit card aimed at helping TCC students

defer their tuition payments. Students using the card to pay tuition for a semester beginning in January, for example, will be **billed** in 3 monthly **installments** in February, March and April. Students who pay each **installment** within the card's 25-day grace period will not be charged any interest on...

2/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01598323 Supplier Number: 41967569 (USE FORMAT 7 FOR FULLTEXT)
Finally, an Automatic Credit Card Market
Credit Card Management, p12
April, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 562

... installment of the series if they want to have subsequent editions billed automatically to their **credit card** account once the 10-day examination period for each volume expires.
A Time-Life spokesperson...

2/3,K/3 (Item 1 from file: 147)
DIALOG(R)File 147:The Kansas City Star
(c) 2002 Kansas City Star. All rts. reserv.

00552147 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Catalog retailers optimistic about putting lean years behind them Emphasis on customer service includes deferred billing, last-minute shipping.
JOYCE M. ROSENBERG ; AP Business Writer
Kansas City Star, METROPOLITAN ED, P G4
Sunday, October 13, 1996
DOCUMENT TYPE: NEWSPAPER LANGUAGE: English RECORD TYPE: FULLTEXT
SECTION HEADING: BUSINESS
Word Count: 1017

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...s offering deferred billing for its figurines, many of which cost \$100 or more. Your **credit card** can be **billed** in up to five **installments** .

J.C. Penney: It will work with procrastinators. You can order as late as Dec...

2/3,K/4 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09030259 SUPPLIER NUMBER: 18769689 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Making a lasting impression. (VAR POS Group Inc sells PC-based point-of-sale systems to wine merchandiser Wine Club) (The Small-Business Opportunity supplement) (Company Business and Marketing)
Longwell, John
Computer Reseller News, n704, pS11(1)
Oct 7, 1996
ISSN: 0893-8377 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 683 LINE COUNT: 00056

...ABSTRACT: billed to another. POS Group set up the StoreKare modules for purchasing and receiving, extended **credit card** payment services, sales and profit analysis, **layaways** and work orders, and dated discounts.

2/3,K/5 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00003446

Securitization: A Viable Cure For What Ails The Health-Care Industry
Asset-Backed Securities Week
January 20, 1997 VOL: 3 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH WORD COUNT: 1574 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...of financing for many other industries. These include the consumer finance industry, which regularly pools **credit card** and other **installment** loan receivables, and manufacturing industries, which securitize trade receivables.

No longer is securitization primarily viewed...

...patients themselves - all reimbursement amounts that are often at odds with providers' actual costs and **billed** charges. The need for more and cheaper sources of funding is thus more urgent than...

2/3,K/6 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02086959 SUPPLIER NUMBER: 19576765 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Verify this! **Credit card authorization: online or off. (ICVERIFY's ICverify transaction processing software) (includes related article on Microsoft Merchant Server) (Software Review) (Evaluation)**
Fuller, Arthur
Databased Web Advisor, v15, n7, p10(3)
July, 1997
DOCUMENT TYPE: Evaluation ISSN: 1090-6436 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1903 LINE COUNT: 00162

... as doctors, lawyers, or engineers.

* Support for recurring transactions, such as installment plans, and invoices **billed** automatically to a **credit card** or withdrawn from a checking account.

* Stores up to nine years of data, with demographic...

2/3,K/7 (Item 1 from file: 494)
DIALOG(R)File 494:St LouisPost-Dispatch
(c) 2002 St Louis Post-Dispatch. All rts. reserv.

04527339

SUBSCRIBERS TO PREPAID LEGAL SERVICE PLANS ARE ON THE INCREASE
ST. LOUIS POST DISPATCH (SL) - FRIDAY April 29, 1988
By: JANE BRYANT QUINN
Edition: FIVE STAR Section: EVERYDAY Page: 8F
Word Count: 741

Search Report from Ginger D. Roberts

The cost: \$6.75 a month (billed through a credit card) for free telephone time with a lawyer; any letters and phone calls needed to resolve simple disputes; review of short documents, such as leases and installment contracts; a simple will; and some personal consultations with local, participating lawyers.

You pay for...

2/3,K/8 (Item 1 from file: 497)
DIALOG(R)File 497:(Ft.Lauderdale)Sun-Sentinel
(c) 2002 Sun-Sentinel Co. All rts. reserv.

08784126
CATALOG FIRMS LOOK FORWARD TO BIG SEASON
Sun Sentinel (FL) - Thursday, October 10, 1996
By: The Associated Press
Edition: FINAL
Section: BUSINESS
Page: 1D

Word Count: 959

CAPTION:
... LENOX: Offers deferred billing for its figurines, many of which cost \$100 or more. Customers' credit cards will be billed in up to five installments .
-- J.C. PENNEY: Offering last-minute shipping for procrastinators. Customers can order as late as...

2/3,K/9 (Item 1 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 2002 Philadelphia Newspapers Inc. All rts. reserv.

03065376
CASINOS COULD USE A TIGHTER LID
PHILADELPHIA INQUIRER (PI) - FRIDAY November 29, 1985
By: George Wilson, Inquirer Editorial Board
Edition: FINAL Section: EDITORIAL Page: A17
Word Count: 857

... regulations prospective gamblers, whether or not they have established credit at any casino, can use credit cards such as Master Card and Visa to obtain instant cash in casinos. They are billed for the cash advances, plus interest, on their next credit card statements and may repay the principal and interest in installments . This is another form of loan for gambling purposes that should be abolished.

An argument...

2/3,K/10 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02398662 Supplier Number: 44745776 (USE FORMAT 7 FOR FULLTEXT)
DAILY ECONOMIC ANALYSIS:
International Market Alert, pN/A
June 8, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 210

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...April for the 11th month in a row, as Americans billed record purchases to their **credit cards**, the Federal Reserve reported. **Installment** credit rose by US\$8.883 billion in April -- the biggest gain since March 1985...

2/3,K/11 (Item 1 from file: 638)

DIALOG(R)File 638:Newsday/New York Newsday
(c) 2002 Newsday Inc. All rts. reserv.

08708109

GOP's Saratoga Fund Raiser

Newsday (ND) - Friday July 26, 1996

By: THE ASSOCIATED PRESS

Edition: NASSAU AND SUFFOLK Section: NEWS Page: A48

Word Count: 322

...problem, the Republican committee has advised potential donors that they can put donations on their **credit cards** and even have the charge billed in quarterly **installments**.

"It's the latest wrinkle in the pay-to-play philosophy in politics," said Blair...

2/3,K/12 (Item 1 from file: 640)

DIALOG(R)File 640:San Francisco Chronicle
(c) 2002 Chronicle Publ. Co. All rts. reserv.

04526016

'LAW INSURANCE' BEARS SOME SCRUTINY

SAN FRANCISCO CHRONICLE (SF) - THURSDAY May 19, 1988

By: Jane Bryant Quinn

Edition: FINAL Section: BUSINESS Page: C4

Word Count: 740

The cost: \$6.75 a month (**billed** through a **credit card**) for free telephone time with a lawyer; any letters and phone calls needed to resolve simple disputes; review of short documents such as leases and **installment** contracts; a simple will; and some personal consultations with local, participating lawyers. You pay for...

2/3,K/13 (Item 1 from file: 643)

DIALOG(R)File 643:Grand Forks Herald
(c) 2002 Grand Forks Herald. All rts. reserv.

08784049 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CATALOG RETAILERS' WISH LIST: A BETTER CHRISTMAS

THE TASK OF PUTTING OUT THE PRODUCT IN TODAY'S MARKETPLACE LOOKS

BRIGHTER THAN IT HAS THE PAST TWO YEARS

Joyce M. Rosenberg, Associated Press

Grand Forks Herald, FINAL ED, P D09

Thursday, October 10, 1996

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT SECTION HEADING: BUSINESS

Word Count: 1,191

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...LENOX: Offers deferred billing for its figurines, many of which cost

\$100 or more. Customers' credit cards will be billed in up to five installments .

J.C. PENNEY:

2/3,K/14 (Item 1 from file: 645)
DIALOG(R)File 645:Contra Costa Papers
(c) 2002 Contra Costa Newspapers. All rts. reserv.

08808114 (USE FORMAT 7 OR 9 FOR FULLTEXT)
HERE COME THE CATALOGS LOWER PAPERS PRICES ARE HELPING MAIL-ORDER MERCHANTS
BOUNCE BACK
JOYCE M. ROSENBERG
CONTRA COSTA TIMES, Final ED, P B01
Sunday, November 3, 1996
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT SECTION HEADING: business
Word Count: 1,181

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...LENOX: Offers deferred billing for its figurines, many of which cost \$100 or more. Customers' credit cards will be billed in up to five installments .

J.C. PENNEY: Offering last-minute shipping for procrastinators.
Customers can order as late as...

2/3,K/15 (Item 1 from file: 712)
DIALOG(R)File 712:Palm Beach Post
(c) 2002 Palm Beach Newspapers Inc. All rts. reserv.

08786004
CATALOG MERCHANTS SEEK HOLIDAY BOOST
Palm Beach Post (PB) - Saturday, October 12, 1996
By: The Associated Press
Edition: FINAL Section: BUSINESS Page: 15B
Word Count: 852

...foods for entertaining as well as gifts.

LENOX: Offers deferred billing for its figurines. Customers' credit cards will be billed in up to five installments .

J.C. PENNEY: Offering last-minute shipping for procrastinators.
Customers can order as late as...

2/3,K/16 (Item 1 from file: 719)
DIALOG(R)File 719:(Albany) The Times Union
(c) 2002 Times Union. All rts. reserv.

08708043
PATAKI BETS BIG ON TRACK FUND-RAISER
TIMES UNION

(AL) - Friday, July 26, 1996
By: -- Associated Press
Edition: THREE STAR

Section: CAPITAL REGION

Page: B2

Word Count: 170

... problem, the state GOP has advised potential donors that they can put donations on their **credit cards** and even have their cards **billed** in quarterly **installments** .

``Under the governor's latest fund-raising scheme, they have a `Don't Go To...

2/3,K/17 (Item 1 from file: 723)
DIALOG(R)File 723:The Wichita Eagle
(c) 2002 The Wichita Eagle. All rts. reserv.

08808094

CATALOGS PILE UP FOR HOLIDAY RUSH AFTER TWO YEARS OF BAD LUCK, MAIL-ORDER CATALOGS ARE EXPECTING A REBOUND IN SALES THIS SEASON.

Wichita Eagle (WE) - Sunday, November 3, 1996
By: Joyce M. Rosenberg, Associated Press
Edition: MAIN Section: BUSINESS & FARM Page: 1B
Word Count: 955

... Lenox: Offering deferred billing for its figurines, many of which cost \$100 or more. Customers' **credit cards** will be **billed** in up to five **installments** .

J.C. Penney: Offering last-minute shipping for procrastinators. Customers can order as late as...

2/3,K/18 (Item 1 from file: 725)
DIALOG(R)File 725:(Cleveland)Plain Dealer
(c) 2000 The Plain Dealer. All rts. reserv.

07659084

BUSINESS BRIEFS INTERNATIONAL

Plain Dealer (Cleveland) (PD) - Wednesday, June 8, 1994
By: FROM WIRE REPORTS
Edition: FINAL / ALL Section: BUSINESS Page: 1C
Word Count: 433

...BORROWING

Consumer borrowing rose in April for the 11th month in a row as Americans **billed** more purchases to their **credit cards** , the Federal Reserve said. **Installment** credit rose by \$8.883 billion in April - the biggest gain since March 1985.

OLD...

2/3,K/19 (Item 2 from file: 725)
DIALOG(R)File 725:(Cleveland)Plain Dealer
(c) 2000 The Plain Dealer. All rts. reserv.

06862172

KNICK-KNACK, BRIC-A-BRAC, GIVE THIS DOLL A HOME

Plain Dealer (Cleveland) (PD) - Sunday, December 27, 1992
By: BRIAN ALBRECHT
Edition: FINAL / ALL Section: SUNDAY Page: 9

Search Report from Ginger D. Roberts

Word Count: 1,840

CAPTION:

...the world I try to hide in. Mail check, money order, cash or somebody's
credit card number to: The Tiananmen Exchange, P.O. Box 90, Great Wall
of China. The Tiananmen...piece of crap as the full-size original. No money
needed now. I will be billed in 876 monthly installments of whatever
you feel like charging me. Signature -----
Mr./Mrs./Miss/Ms./Moss/Mass ----- Address...

2/3,K/20 (Item 1 from file: 734)

DIALOG(R)File 734:Dayton Daily News

(c) 2002 Dayton Daily News. All rts. reserv.

08788044

CATALOG RETAILERS HOPE FOR BETTER HOLIDAY SEASON {SUBHED} * With cost of
paper on decline, companies are looking to increase business.

Dayton Daily News (DA) - MONDAY, October 14, 1996

By: Joyce Rosenberg ASSOCIATED PRESS {KICKR}SHOPPING BY MAIL

Edition: CITY Section: LIFESTYLE Page: 6B

Word Count: 996

...DESCRIPTORS: LENOX: Offers deferred billing for its figurines, many of
which cost \$100 or more. Customers' credit cards will be
billed in up to five installments . * J.C. PENNEY: Offering
last-minute shipping for procrastinators. Customers can order
as late as...

?

File 344:CHINESE PATENTS ABS MAY 1985-2002/MAY
 (c) 2002 EUROPEAN PATENT OFFICE
 File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
 (c) 2002 JPO & JAPIO
 File 350:Derwent WPIX 1963-2002/UD,UM &UP=200246
 (c) 2002 Thomson Derwent
 File 348:EUROPEAN PATENTS 1978-2002/Jul W02
 (c) 2002 European Patent Office
 File 349:PCT FULLTEXT 1983-2002/UB=20020718,UT=20020711
 (c) 2002 WIPO/Univentio
 File 2:INSPEC 1969-2002/Jul W3
 (c) 2002 Institution of Electrical Engineers
 File 35:Disertation Abs Online 1861-2002/Jun
 (c) 2002 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2002/Jul W3
 (c) 2002 BLDSC all rts. reserv..
 File 77:Conference Papers Index 1973-2002/Jul
 (c) 2002 Cambridge Sci Abs
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun
 (c) 2002 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2002/Jul
 (c) 2002 Info. Today Inc.
 File 583:Gale Group Globalbase(TM) 1986-2002/Jul 20
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2002/Jul 19
 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Jul 19
 (c) 2002 The New York Times
 File 9:Business & Industry(R) Jul/1994-2002/Jul 19
 (c) 2002 Resp. DB Svcs.
 File 15:ABI/Inform(R) 1971-2002/Jul 22
 (c) 2002 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2002/Jul 22
 (c) 2002 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2002/Jul W3
 (c) 2002 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2002/Jul 22
 (c) 2002 Financial Times Ltd
 File 610:Business Wire 1999-2002/Jul 22
 (c) 2002 Business Wire.
 File 613:PR Newswire 1999-2002/Jul 22
 (c) 2002 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2002/Jul 22
 (c) 2002 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2002/Jul 20
 (c) 2002 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16:Gale Group PROMT(R) 1990-2002/Jul 22
 (c) 2002 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2002/Jul 22
 (c)2002 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Jul 22
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jul 22
 (c) 2002 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 22
 (c) 2002 The Gale Group
 File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Jun
 (c)2002 Info.Sources Inc
 ?ds

Set	Items	Description
S1	2367108	INSTALLMENT? OR PAYMENT? OR LAYAWAY? OR LAY()AWAY?

S2	15253626	CREAT? OR CALCULAT? OR TAILOR? OR DETERMIN?
S3	495748	S2(3N) (COST? OR PRICE? OR PRICING OR AMOUNT?)
S4	3484	S1(5N)S3
S5	29	S4(10N) (CREDITCARD? OR CREDIT()CARD?)
S6	22	RD (unique items)
S7	4506	S3(5N) (KIOSK? OR TERMINAL? OR ATM OR STORE?)
S8	25	S7(5N) (APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY -
		OR DENIAL OR DENIE? OR DECLINE? OR REJECT?)
S9	25	S8 NOT S6
S10	22	RD (unique items)

6/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013532433 **Image available**
WPI Acc No: 2001-016639/200103
XRPX Acc No: N01-012611

Electronic database system for merchant owned credit card accounts, in which processor receives pre-authorized credit card payments transferred from bank accounts of credit card holding customers

Patent Assignee: KARDOS A (KARD-I)

Inventor: KARDOS A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2262212	A1	20000818	CA 2262212	A	19990218	200103 B

Priority Applications (No Type Date): CA 2262212 A 19990218

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2262212	A1	E	12	G06F-017/30	

Abstract (Basic):

... An electronic credit account database (18) receives a signal from the processor, which represents a **payment** made plus the pre-determined added **amount** for credits to the particular **credit card** account concerned...

6/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

010018625 **Image available**
WPI Acc No: 1994-286337/199436
Related WPI Acc No: 1995-061424
XRPX Acc No: N94-225438

Groceries weighing and check-out automat for shopping trolleys - shows total wt. of filled shopping trolley minus empty wt. for checking against product codes entered opto-electronically by customer himself

Patent Assignee: DEILE M (DEIL-I)

Inventor: DEILE M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CH 684445	A5	19940915	CH 902762	A	19901127	199436 B

Priority Applications (No Type Date): CH 902762 A 19901127

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CH 684445	A5	G	7	G07G-001/00	

...Abstract (Basic): ADVANTAGE - Avoids unloading again at pay-out. Saves time in **calculating cost**. Reduced check-out staff required.
Payment by **credit card** possible without staff being present...

6/3,K/3 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma, Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

6/3,K/4 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

00916833

PORTABLE TELEPHONE SYSTEM

TRAGBARES FERNSPRECHSYSTEM

SYSTEME DE TELEPHONE PORTATIF

PATENT ASSIGNEE:

MITSUBISHI DENKI KABUSHIKI KAISHA, (208580), 2-3, Marunouchi 2-chome
Chiyoda-ku, Tokyo 100, (JP), (applicant designated states:
AT;DE;ES;FR;GB;IT;NL;SE)

INVENTOR:

NAKASU, Jiro, Mitsubishi Denki Kabushiki Kaisha, 2-3, Marunouchi 2-chome,
Chiyoda-ku, Tokyo 100, (JP)

HAYASHI, Hideki, Mitsubishi Denki Kabushiki Kaisha, 2-3, Marunouchi
2-chome, Chiyoda-ku, Tokyo 100, (JP)

TSUKADA, Tomoaki, Mitsubishi Denki Kabushiki Kaisha, 2-3, Marunouchi
2-chome, Chiyoda-ku, Tokyo 100, (JP)

KODAKA, Kunio, Mitsubishi Denki Kabushiki Kaisha, 2-3, Marunouchi
2-chome, Chiyoda-ku, Tokyo 100, (JP)

ONOOKA, Yasushi, Mitsubishi Denki Kabushiki Kaisha, 2-3, Marunouchi
2-chome, Chiyoda-ku, Tokyo 100, (JP)

YAMAMOTO, Kazuhiro, Mitsubishi Denki K. K., 2-3, Marunouchi 2-chome,
Chiyoda-ku, Tokyo 100, (JP)

YAMANAKA, Shunji, Ebisu Viewtower 2709, 4-4, Mita 1-chome, Meguro-ku,
Tokyo 153, (JP)

MITANI, Yuji, Shioda-Sou 5, 772, Futako, Takatsu-ku, Kawasaki-shi,
Kanagawa 213, (JP)

LEGAL REPRESENTATIVE:

Reitzle, Helmut, Dr. (61852), Patentanwalte Pfenning, Meinig & Partner
Mozartstrasse 17, 80336 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 901269 A1 990310 (Basic)
WO 9749232 971224

APPLICATION (CC, No, Date): EP 97927379 970617; WO 97JP2086 970617

PRIORITY (CC, No, Date): JP 96157127 960618; JP 9749436 970304

DESIGNATED STATES: AT; DE; ES; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: H04M-015/00; H04B-007/26; H04M-001/02;
H04Q-007/38;

ABSTRACT WORD COUNT: 127

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9910	1182
SPEC A	(English)	9910	7760
Total word count - document A			8942
Total word count - document B			0
Total word count - documents A + B			8942

...SPECIFICATION telephone system requires payment of a predetermined amount of money in cash or by a **credit card**, the portable telephone system may be designed to accept **payment** of any **amount** of money **determined** by the user. The accessibility of the automatic accounting device 32 will be further improved...

6/3,K/5 (Item 3 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
 (c) 2002 European Patent Office. All rts. reserv.

00823365

DISTRIBUTED GAMING SYSTEM

SPIELSYSTEM

SYSTEME DE JEUX REPARTI

PATENT ASSIGNEE:

Tech Link International Entertainment Limited, (2246230), 27 Englewood Crescent, Sydney, Nova Scotia B1S 3L7, (CA), (Proprietor designated states: all)

INVENTOR:

XIDOS, John, 27 Englewood Crescent, Sydney River, Nova Scotia B1S 3L7, (CA)
 MacDOUGALL, Ross, 14 Fleming Drive, Halifax, Nova Scotia B3P 1A9, (CA)
 CARRIGAN, David, 46 Roy Crescent, Bedford, Nova Scotia B4A 3T1, (CA)
 HAMMOND, Gary, 43 Madeline Avenue, Lower Sackville, Nova Scotia B4C 2L8, (CA)
 LITTLE, Pamela, 37 Rosewood Lane, Eastern Passage, Nova Scotia B3G 1B4, (CA)
 REID, Bruce, 31 Elgin Lane, Bedford, Nova Scotia B4A 2K2, (CA)

LEGAL REPRESENTATIVE:

Jehan, Robert et al (72663), Williams, Powell & Associates, 4 St Paul's Churchyard, London EC4M 8AY, (GB)

PATENT (CC, No, Kind, Date): EP 829072 A1 980318 (Basic)
 EP 829072 B1 990915
 WO 9637866 961128

APPLICATION (CC, No, Date): EP 96914827 960523; WO 96CA328 960523

PRIORITY (CC, No, Date): CA 2150215 950525; US 511877 950804

DESIGNATED STATES: DE; ES; FR; GB; GR; IT; NL

INTERNATIONAL PATENT CLASS: G07F-017/32

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9937	1187
CLAIMS B	(German)	9937	1120
CLAIMS B	(French)	9937	1586
SPEC B	(English)	9937	18343
Total word count - document A			0
Total word count - document B			22236
Total word count - documents A + B			22236

...SPECIFICATION not reversed. A transaction receipt is issued for all credit card debits. If, after all **credit card** transactions have been covered, there remains Game Session credits; a **payment** is **created** for the **amount** outstanding. The **payment** is printed at either hotel, jurisdictional office, or at the central site, depending upon the...

6/3,K/6 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00912729 **Image available**

**CONTROLLER AND MANAGER FOR DEVICE-TO-DEVICE PERVASIVE DIGITAL OUTPUT
UNITES DE COMMANDE ET DE GESTION POUR SORTIE NUMERIQUE D'USAGE REPANDU DE
DISPOSITIF A DISPOSITIF**

Patent Applicant/Assignee:

FLEXIWORLD TECHNOLOGIES INC, 16900 SE 26th Drive #94, Vancouver, WA 98687
, US, US (Residence), US (Nationality)

Inventor(s):

CHANG William Ho, 16900 SE 26th Drive #94, Vancouver, WA 98683, US,
LIU Christina Ying, 16900 SE 26th Drive #94, Vancouver, WA 98683, US,

Legal Representative:

MEININGER Mark M (agent), Ipsolon LLP, 805 SW Broadway #2740, Portland,
OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200246867 A2 20020613 (WO 0246867)

Application: WO 2001US46247 20011031 (PCT/WO US0146247)

Priority Application: US 2000245101 20001101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21806

Fulltext Availability:

Detailed Description

Detailed Description

... for a fee. Output controller 120, in this case, may provide services
39

such as **calculating payment amount** or collecting **payments** in a
variety of possible forms, for example, **credit card**, bank card, cash,
E-cash, smart card,
among others. The payment information (e.g., credit...

6/3,K/7 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00907027 **Image available**

**SYSTEM AND METHOD FOR DEVICE-TO-DEVICE PERVASIVE DIGITAL OUTPUT
SYSTEME ET PROCEDE PERMETTANT UNE SORTIE NUMERIQUE UNIVERSELLE DE
DISPOSITIF A DISPOSITIF**

Patent Applicant/Assignee:

FLEXIWORLD TECHNOLOGIES INC, 16900 SE 26th Drive #94, Vancouver, WA 98687
, US, US (Residence), US (Nationality)

Inventor(s):

CHANG William Ho, 16900 SE 26th Drive #94, Vancouver, WA 98687, US,
LIU Christina Ying, 16900 SE 26th Drive #94, Vancouver, WA 98687, US,

Legal Representative:

MEININGER Mark M (agent), Ipsolon LLP, 805 SW Broadway #2740, Portland,
OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241118 A2 20020523 (WO 0241118)

Application: WO 2001US48057 20011101 (PCT/WO US0148057)

Priority Application: US 2000245101 20001101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22826

Fulltext Availability:

Detailed Description

Detailed Description

... for a fee. Output controller 120, in this case, may provide services

39

such as **calculating payment amount** or collecting **payments** in a variety of possible forms, for example, **credit card**, bank card, cash, E-cash, smart card, among others. The payment information (e.g., credit...

6/3,K/8 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00903290 **Image available**

SYSTEM AND METHOD FOR DETERMINING AND SETTING A MINIMUM PAYMENT FOR
SETTLING CHARGED DEBT

SYSTEME ET PROCEDE DESTINES A DETERMINER ET A ETABLIR UN PAIEMENT MINIMUM
AFIN DE REGLER UN COMPTE DEBITE

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls
Church, VA 22042, US, US (Residence), US (Nationality)

Inventor(s):

BRYMAN Evan Lawrence, Apartment 202, 3000 West Grace Street, Richmond, VA
23221, US,

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237382 A1 20020510 (WO 0237382)

Application: WO 2001US42865 20011031 (PCT/WO US0142865)

Priority Application: US 2000702744 20001101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5367

Fulltext Availability:

Detailed Description

English Abstract

A system and method are provided for determining and setting a minimum payment for a **credit cardholder**. The minimum **payment amount** is **determined** based on information related to each cardholder or account, such as the outstanding debt balance...

Detailed Description

... factors,

including the outstanding debt balance of the account and the cardholder's

credit and **payment** history. By **tailoring** the **amount** of minimum **payment** required in each billing period, the **credit card** issuer faces a reduced risk of attrition by the cardholder, and necessarily, an improvement in...payment amount that is an amount inversely related to the outstanding debt balance of the **credit card**. The analysis of the gathered information to **determine** a minimum **payment amount** may also include establishing a minimum payment amount that is a greater amount if the...further described below with reference to FIGS. 4A and 413, the entries in the minimum **payment** grid may be used to **determine** the minimum **payment amount** to set for each **credit cardholder**.

This minimum payment amount is the amount that the cardholder must pay in order to...

6/3,K/9 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00876872 **Image available**
AN IPOS TRANSACTION SYSTEM
SYSTEME DE TRANSACTION A POINT DE VENTE INTERACTIF
Patent Applicant/Assignee:
@POS COM INC, 3051 N. 1st Street, San Jose, CA 95134, US, US (Residence),
US (Nationality)
Inventor(s):
LIU Li Wen, Apartment I-277, 4355 Grimmer Boulevard, Fremont, CA 94538,
US,
SOYSA Gamaethige Francis Robert Sulak, Apartment H304, 1919 Fruitdale
Avenue, San Jose, CA 95128, US,
LUNGARO James C, 1493 Brookdale Drive, San Jose, CA 95125, US,
FERNANDO Llavanya X, 1310 Rimrock Drive, San Jose, CA 95120, US,
LEE Simon, 48889 Crown Ridge Common, Fremont, CA 94539, US,
Legal Representative:
KAUFMAN Michael A (et al) (agent), Flehr Hohbach Test Albritton & Herbert
LLP, 4 Embarcadero Center, Suite 3400, San Francisco, CA 94111-4187, US

Patent and Priority Information (Country, Number, Date):
Patent: WO 200211039 A2 20020207 (WO 0211039)
Application: WO 2001US24150 20010731 (PCT/WO US0124150)
Priority Application: US 2000628567 20000731
Designated States: AU GB
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 3178

Fulltext Availability:
Detailed Description

Detailed Description
... receipt printing and wireless communication are optional.

[0010] In this tier-3 environment, processing a **credit - card payment** involves the cashier **determining** the dollar **amount** of the transaction using the cash register 21 0 and sliding f he credit card...

6/3,K/10 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00828001 **Image available**
A SYSTEM FOR MANAGING INTER-COMPANY SETTLEMENT AND THE METHOD THEREFOR

SYSTEME ET PROCEDE DE GESTION DE REGLEMENTS INTERCOMPAGNIES

Patent Applicant/Assignee:

SHINHAN BANK, 120, 2-Ka, Taepyung-ro, Chung-ku, Seoul 100-724, KR, KR
(Residence), KR (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

YIM Dong Lyun, 510-301, Daelim-Apartment, mook-1-dong -, chungnang-ku,
Seoul 131-141, KR, KR (Residence), KR (Nationality), (Designated only
for: US)

Legal Representative:

KIM Young-chol (agent), 10th Floor, Korea Coal Center, 80-6, Susong-Dong,
Chongro-Ku, Seoul 110-727, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161532 A1 20010823 (WO 0161532)

Application: WO 2001KR219 20010214 (PCT/WO KR0100219)

Priority Application: KR 20007057 20000215; KR 20016687 20010212

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 11447

Fulltext Availability:

Detailed Description

Detailed Description

... is determined that the seller company's computer (2a) has transmitted the information on the **credit card** sales, the **payment** management server (10) **determines** whether the **amount** recorded in the said information on the **credit card** sales as the amount to be paid does not exceed the balance of the pre...purchase price prepayment information through the prepayment collection management module (50). Then, using the said **credit card** purchase price prepayment information,

27

the **payment** management server **determines** whether the **amount** deposited in the purchaser company's designated account (91) is not less than the "amount...

6/3,K/11 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 157840

Fulltext Availability:
Detailed Description

Detailed Description

... then a CPU-locked distribution system may be more appropriate. The trade-off point is **determined** by the relative **pricing** between the two distribution systems.

For environments where many users need the software but only...

6/3,K/12 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo
Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Fulltext Availability:
Detailed Description

Detailed Description

... an order is prevented from exceeding their budget.

Optionally, the order management process may include **calculating** a total **cost** of previously received orders for each of the suppliers based on the order history information...

6/3,K/13 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02041618 55346767

E-commerce tools proliferate at ACORD

Trembly, Ara C

National Underwriter v104n25 PP: 23 Jun 19, 2000

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 1082

...TEXT: is targeted primarily at underwriters and insurance agents, individual homeowners can use the site's **credit card payment** function to **determine** their own replacement **cost** value.

Boeckh clients can access the valuation functionality on the Web site via account numbers...

6/3,K/14 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

08504344 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tools for creating online storefronts

I-Mei Low

NEW STRAITS TIMES (MALAYSIA)

December 02, 1999

JOURNAL CODE: FNST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 760

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Access database file.

The Storefront features a complete shopping cart, detailed with product pictures, automatic **price calculation**, invoice generator, and **payment** flexibility with either **credit card** or other payment types. "All items within the shopping cart are removable before confirming the...

6/3,K/15 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

07466448 (USE FORMAT 7 OR 9 FOR FULLTEXT)

IMCS's Pre-Paid System Installation In Motorola's BakCell

BUSINESS WIRE

September 28, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 347

...BakCell Motorola's cellular company.

The Pre-Paid Calling Cards are charged to a pre- **determined amount** either by a cash **payment** or by a **Credit Card**. The latter is made through an Interactive Voice Response (IVR) - allowing a 24 hours unattended...

6/3,K/16 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07332561 Supplier Number: 62101992 (USE FORMAT 7 FOR FULLTEXT)

FEDERAL BILL TARGETS CREDIT CARD, ATM FEES.

CardFAX, v2000, n84, p1

May 2, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade
Word Count: 155

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Schakowsky says, but is an example of an issuer that charges high fees, including \$29 **credit card** late fees. The proposal would direct the federal government to **determine** the average **cost** of late **payments** to **credit card** companies and then prohibit banks from charging more than twice that amount. It also would...

6/3,K/17 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05258273 Supplier Number: 48012759 (USE FORMAT 7 FOR FULLTEXT)
**NEWS & SOLUTIONS ELECTRONIC PAYMENT SYSTEMS REDUCING THE CHARGES RETAILERS
HAVE A PLETHORA OF OPTIONS AVAILABLE TO COMBAT RISING CREDIT-CARD
TRANSACTION FEES**
AMATO-McCOY, DEENA
Supermarket News, p19
Sept 29, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 902

... offer transaction services to retailers," he noted.
Wegmans, a 53-store chain that has accepted **credit cards** since 1988, believes the best way to fight higher electronic **payment costs** is to **create** a shift in customer **payment** behavior.
"This is the long-term solution. We need to do more in terms of...

6/3,K/18 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11357555 SUPPLIER NUMBER: 55342175 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banks' Payments-Driven Revenues. (Statistical Data Included)
Radecki, Lawrence J.
Federal Reserve Bank of New York Economic Policy Review, 5, 2, 53
July, 1999
DOCUMENT TYPE: Statistical Data Included LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 10238 LINE COUNT: 01006

... comes from
payments services.

Amount of payments-related
revenue earned from:
Deposit accounts
Securities handling
Credit cards

Source: Author's **calculations** .

The very substantial **amount** of revenue derived from **payments** services indicates that the production and distribution of these services constitute one of the main...

6/3,K/19 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09769505 SUPPLIER NUMBER: 19825130 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Reducing the charges; retailers have a plethora of options available to
combat rising credit-card transaction fees.**

Amato-McCoy, Deena
Supermarket News, v47, p19(3)
Sep 29, 1997
ISSN: 0039-5803 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 962 LINE COUNT: 00080

... offer transaction services to retailers," he noted.

Wegmans, a 53-store chain that has accepted **credit cards** since 1988, believes the best way to fight higher electronic **payment costs** is to **create** a shift in customer **payment** behavior.

"This is the long-term solution. We need to do more in terms of...

6/3,K/20 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08911734 SUPPLIER NUMBER: 18540150
Analyzing the costs of credit cards. (Money Management Matters)
Michel, R. Gregory
Government Finance Review, v12, n3, p61(3)
June, 1996
ISSN: 0883-7856 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2322 LINE COUNT: 00184

... on to the cardholder.

Until the transaction fee debate is resolved, governments should conduct a **cost** /benefit analysis to **determine** if accepting **credit card payments** make sense for them.

This article was written by R. GREGORY MICHEL, analyst in GFOA...

6/3,K/21 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06805207 SUPPLIER NUMBER: 14381146 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Accounting for environmental liabilities, individual credit card acquisitions and income tax uncertainties in acquisitions.
Journal of Accountancy, 176, n3, 97(4)
Sept, 1993
ISSN: 0021-8448 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1524 LINE COUNT: 00132

...ABSTRACT: uncertainties. Environmental liabilities should be reduced by probable recoveries and discounting is allowed if the **payments** and aggregate **amount** are reliably **determinable** or fixed. Individual **credit cards** should be accounted for as originations and net amounts should be amortized while payments should...

6/3,K/22 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04723512 Supplier Number: 62324386 (USE FORMAT 7 FOR FULLTEXT)
Democrats Target Late Fees, Arbitration, and Privacy Concerns.
Credit Card News, p1
May 15, 2000
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 470

... by U.S. Rep. Janice D. Schakowsky, D-Ill., would direct the federal government to **determine** the average **cost** for late **credit card payments** and prevent issuers from charging more than twice that amount. Late and overlimit fees of...

10/3,K/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

05973992 **Image available**
CONGESTION CONTROL METHOD

PUB. NO.: 10-257092 [JP 10257092 A]
PUBLISHED: September 25, 1998 (19980925)
INVENTOR(s): ATSUMI YUKIO
APPLICANT(s): CHOKOSOKU NETWORK COMPUTER GIJUTSU KENKYUSHO KK [000000] (A
Japanese Company or Corporation), JP (Japan)
APPL. NO.: 09-053215 [JP 9753215]
FILED: March 07, 1997 (19970307)

ABSTRACT

... conditions of a network by reducing a succeeding congestion window size by a lost data **amount** **calculated** from selective response information **stored** in the **confirmation** response packet of a reception node by a transmission node at the time of detecting...

10/3,K/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

05828869 **Image available**
AUTOMATIC HANDLING DEVICE FOR PAPER SHEET

PUB. NO.: 10-111969 [JP 10111969 A]
PUBLISHED: April 28, 1998 (19980428)
INVENTOR(s): OKAYAMA MASAO
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 08-266983 [JP 96266983]
FILED: October 08, 1996 (19961008)

ABSTRACT

... Further, the bill tracking circuit makes clear the denomination of the paper moneys, so an **amount** **determining** circuit **determines** the **amount** of **rejected** paper moneys, and **stores** the amount in a storage circuit and also displays it on a CRT.

10/3,K/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

04083949 **Image available**
CLAIMED AMOUNT CALCULATION DEVICE FOR PACKET COMMUNICATION NETWORK

PUB. NO.: 05-075649 [JP 5075649 A]
PUBLISHED: March 26, 1993 (19930326)
INVENTOR(s): SERIZAWA YUKINOBU
APPLICANT(s): NIPPON DENKI JOHO SERVICE KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 03-229324 [JP 91229324]
FILED: September 10, 1991 (19910910)
JOURNAL: Section: E, Section No. 1405, Vol. 17, No. 404, Pg. 54, July 28, 1993 (19930728)

ABSTRACT

... a packet exchange. Then a terminal confirmation means 21 of a packet communication network claimed **amount** **calculation** device 2 **confirms** a subscriber **terminal** equipment 3 from a subscriber terminal table 8 registered in advance based on operation data...

10/3,K/4 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011459881 **Image available**
WPI Acc No: 1997-437788/199741
XRPX Acc No: N97-363943

**Telephone charge prepayment method e.g. for mobile radiotelephone - using
ID message generation and verification terminal for bank card and
transmitting prepayment message with counter establishing coherency and
registering prepayment processing**

Patent Assignee: FRANCE TELECOM (ETFR)
Inventor: GREZES C; MARTIN D; SEGHERS A
Number of Countries: 006 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 794651	A1	19970910	EP 97400480	A	19970303	199741 B
FR 2745970	A1	19970912	FR 963128	A	19960307	199744
US 5909485	A	19990601	US 97813498	A	19970307	199929

Priority Applications (No Type Date): FR 963128 A 19960307

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 794651	A1	F	12	H04M-017/00	
Designated States (Regional): DE ES GB IT					
FR 2745970	A1			H04M-017/00	
US 5909485	A			H04M-017/00	

...Abstract (Basic): RTC). The second terminal then transmits a demand for prepayment processing. When the prepayment is **accepted**, the second **terminal** requests pre-processed payment **amounts** and **determines** the **amount** received...

10/3,K/5 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01437520

Color-designating system

Farbbestimmungssystem

Systeme de determination de couleur

PATENT ASSIGNEE:

DAINIPPON INK AND CHEMICALS, INC., (237841), 35-58, Sakashita 3-chome,
Itabashi-ku Tokyo, (JP), (Applicant designated States: all)

INVENTOR:

Uchimi, Hideki, 19-54-201, Sakae-cho, Tatebayashi-shi, Gunma-ken, (JP)
Tomita, Yoshiro, 2-2-35-A-3, Shinjuku, Tatebayashi-shi, Gunma-ken, (JP)
Goto, Hiroki, 5-18-9-203, Nishi, Hanyu-shi, Saitama-ken, (JP)
Hatanaka, Mitsuo, 4-12-17, Ankouji-cho, Takatsuki-shi, Osaka, (JP)
Okauchi, Masaki, 2-23-26-206, Sakawa, Saitama-shi, Saitama-ken, (JP)
Nakagawa, Masaaki, 3-21-10-102, Doshida, Nerima-ku, Tokyo, (JP)
Shishikura, Masami, 1-21-4-401, Kasuga, Chuo-ku, Chiba-shi, Chiba-ken,
(JP)

LEGAL REPRESENTATIVE:

Banzer, Hans-Jorg, Dipl.-Ing. et al (83612), Kraus & Weisert Patent- und
Rechtsanwalte Thomas-Wimmer-Ring 15, 80539 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1221687 A2 020710 (Basic)

APPLICATION (CC, No, Date): EP 2001130519 011221;

PRIORITY (CC, No, Date): JP 2000399411 001227

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G09G-005/02

ABSTRACT WORD COUNT: 117

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200228	1401
SPEC A	(English)	200228	10889
Total word count - document A			12290
Total word count - document B			0
Total word count - documents A + B			12290

...SPECIFICATION the color-designating server 11' displays an order confirmation screen for providing data needed in **confirming** the order, such as the **calculated cost**, to the user **terminal 13** (t5). At the user terminal 13, the user confirms the order confirmation screen and...

10/3,K/6 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01403266

Providing electronic content

Abgabe von elektronischen Inhalten

Distribution de contenu electronique

PATENT ASSIGNEE:

SONY CORPORATION, (214021), 7-35 Kitashinagawa 6-chome Shinagawa-ku,
Tokyo 141, (JP), (Applicant designated States: all)

INVENTOR:

Enari, Masahiko, c/o Sony Corporation, 6-7-35 Kitashinagawa,
Shinagawa-ku, Tokyo 141, (JP)

LEGAL REPRESENTATIVE:

Pratt, Richard Wilson et al (46458), D. Young & Co, 21 New Fetter Lane,
London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 1187078 A2 020313 (Basic)

APPLICATION (CC, No, Date): EP 2001307146 010822;

PRIORITY (CC, No, Date): JP 2000259360 000824

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-017/16; G11B-027/028

ABSTRACT WORD COUNT: 119

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200211	579
SPEC A	(English)	200211	12955
Total word count - document A			13534
Total word count - document B			0
Total word count - documents A + B			13534

...SPECIFICATION memory card 16, and selection of still images recorded in the memory card 16 is **accepted**. The **store terminals** 5A to 5N each **calculate** a **price** based on the selection, and upload, to a predetermined print center, the data of the...

10/3,K/7 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01125963

System and method for image depositing, image presentment and deposit taking in a commercial environment

System und Verfahren zur Bildablage, Bilddarstellung und Vornehmen von Einzahlungen in einem kommerziellen Umgebung

Systeme et methode pour le depot d'images, la presentation d'images et la

reception de depots dans un environnement commercial

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)
Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
Boulevard, Los Angeles, California 90066, (US), (Applicant designated
States: all)

INVENTOR:

Slater, Alan, 10 Jefferson Road,, East Brunswick, New Jersey 08816, (US)
Sears Michael L., 2567 Plaza del Amo #101, Torrance, California 90503,
(US)
Rin-Rin Hsu, Phoebe, 19520 Turtle Ridge Lane, Northridge, California
91326, (US)
Do D. Cuong, 7226 Newcastle Avenue, Reseda, California 91335, (US)
McSharry H. Patrick, 6002 S. La Cienega Blvd., Los Angeles, California
90056, (US)
Dudasik Edward M.R., 24020 Meredith Court, West Hills, California 91304,
(US)
Gryte Stephen M., 12672 Dewey Street, Los Angeles, California 90066, (US)
Brooks, Robert O. (Bob), 6221 Flores Avenue, Los Angeles, California 90056
, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 984410 A1 000308 (Basic)

APPLICATION (CC, No, Date): EP 99202212 990707;

PRIORITY (CC, No, Date): US 92486 P 980707; US 92487 P 980707

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/10; G06F-017/60

ABSTRACT WORD COUNT: 89

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200010	1184
SPEC A	(English)	200010	5930
Total word count - document A			7114
Total word count - document B			0
Total word count - documents A + B			7114

...SPECIFICATION check for an operator, and the operator resolves any
discrepancy.

After the check has been **accepted** and the **amounts** have been
determined to agree, the **ATM** /CAT stamps the check "VOID", or prints
other appropriate language on the check to show...

10/3,K/8 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

00865779

Method of prepayment for usage of telephonic communications

Vorauszahlungsverfahren fur Telefonkommunikationsnutzung

Procede de prepaiement de consommation de communications telephoniques

PATENT ASSIGNEE:

FRANCE TELECOM, (1334140), 6, Place d'Alleray, 75015 Paris, (FR),
(applicant designated states: DE;ES;GB;IT)

INVENTOR:

Martin, Daniel, 4 Clos du Marais, 56470 La Trinite Sur Mer, (FR)
Grezes, Christian, 43 Rue Henri Tariel, 92130 Issy Les Moulineaux, (FR)
Seghers, Annick, 31 Rue Brochant, 75017 Paris, (FR)

LEGAL REPRESENTATIVE:

Cabinet Martinet & Lapoux (100921), BP 405, 78055 Saint Quentin en

Yvelines Cedex, (FR)
PATENT (CC, No, Kind, Date): EP 794651 A1 970910 (Basic)
APPLICATION (CC, No, Date): EP 97400480 970303;
PRIORITY (CC, No, Date): FR 963128 960307
DESIGNATED STATES: DE; ES; GB; IT
INTERNATIONAL PATENT CLASS: H04M-017/00; H04M-015/00;
TRANSLATED ABSTRACT WORD COUNT: 98
ABSTRACT WORD COUNT: 100

LANGUAGE (Publication,Procedural,Application): French; French; French
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(French)	9709W1	896
SPEC A	(French)	9709W1	5505
Total word count - document A			6401
Total word count - document B			0
Total word count - documents A + B			6401

...ABSTRACT RTC). The second terminal then transmits a demand for prepayment processing. When the prepayment is **accepted**, the second **terminal** requests pre-processed payment **amounts** and **determines** the **amount** received.

An ID number identifies the sending terminal and is included in a control key...

...ABSTRACT RTC). The second terminal then transmits a demand for prepayment processing. When the prepayment is **accepted**, the second **terminal** requests pre-processed payment **amounts** and **determines** the **amount** received.

An ID number identifies the sending terminal and is included in a control key...

10/3,K/9 (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

00483938

Vending system capable of renewing record of a prepaid card.

Selbstkassierendes System mit Erneuerung der Aufzeichnung auf einer Wertkarte.

Systeme de vente avec renouvellement de carte prepayee.

PATENT ASSIGNEE:

NIPPON CONLUX CO., LTD., (1010940), 2-2, Uchisaiwai-Cho 2-chome,
Chiyoda-ku Tokyo-To, (JP), (applicant designated states:
DE;ES;FR;GB;IT;SE)

INVENTOR:

Itako, Eiji, 4-7-25-503, Chiyoda, Sakado-shi, Saitama-ken, (JP)
Tanaka, Masanori, 4-10-7, Tsurumai, Sakado-shi, Saitama-ken, (JP)

LEGAL REPRESENTATIVE:

Harding, Richard Patrick et al (41291), A. R. Davies & Co. 27 Imperial
Square, Cheltenham GL50 1RQ, (GB)

PATENT (CC, No, Kind, Date): EP 458610 A1 911127 (Basic)
EP 458610 B1 950111

APPLICATION (CC, No, Date): EP 91304621 910522;

PRIORITY (CC, No, Date): JP 90133983 900525

DESIGNATED STATES: DE; ES; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-015/06;

ABSTRACT WORD COUNT: 164

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPBBF2	807
CLAIMS B	(English)	EPBBF2	695
CLAIMS B	(German)	EPBBF2	578
CLAIMS B	(French)	EPBBF2	812
SPEC A	(English)	EPBBF2	6387

SPEC B (English) EPBBF2 4751
Total word count - document A 7194
Total word count - document B 6836
Total word count - documents A + B 14030

...SPECIFICATION acceptable card, but it is retained in the feeding mechanism 4b if it is an **acceptable** card.

A card **amount calculating** section 13 inputs and temporarily **stores** amount information of the card as read by the read/write device 4c. The card...

...SPECIFICATION acceptable card, but it is retained in the feeding mechanism 4b if it is an **acceptable** card.

A card **amount calculating** section 13 inputs and temporarily **stores** amount information of the card as read by the read/write device 4c. The card...

10/3,K/10 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00918363 **Image available**

SYSTEM FOR THE PROVISION OF GOODS AND SERVICES OVER A DISTRIBUTED COMMUNICATION NETWORK
SYSTEME DE FOURNITURE DE BIENS ET DE PRESTATION DE SERVICES VIA UN RESEAU DE COMMUNICATIONS DISTRIBUE

Patent Applicant/Assignee:

PUSHLOOP TECHNOLOGIES INC, Suite 904, 1925 N. Lynn Street, Arlington, VA 22209, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

NOVITZKAS Gary, --, GB, GB (Residence), GB (Nationality), (Designated only for: US)

KOENIG Darren, Suite 904, 1925 N. Lynn Street, Arlington, VA 22209, US, US (Residence), US (Nationality), (Designated only for: US)

Virgina Water, **, GB, GB (Residence), GB (Nationality), (Designated only for: US)

TYSON Jeff, King of Prussia, PA, US, US (Residence), US (Nationality), (Designated only for: US)

SLEIGH Jan, Rowlands Castle, GB, GB (Residence), GB (Nationality), (Designated only for: US)

STANIOSAVLJEV Igor, Reston, VA, US, US (Residence), US (Nationality), (Designated only for: US)

HOAK Brady, Arlington, VA, US, US (Residence), US (Nationality), (Designated only for: US)

ASKKOVIC Vlada, Alexandria, VA, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CONA Frank A (agent), Schnader, Harrison, Segal & Lewis, LLP, Suite 3600, 1600 Market Street, Philadelphia, PA 19103, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200252378 A2 20020704 (WO 0252378)

Application: WO 2001US49774 20011221 (PCT/WO US0149774)

Priority Application: US 2000258090 20001226

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7951

Fulltext Availability:

Detailed Description

Detailed Description

... present invention. The sales order component of business logic 6 is preferably used to archive, **validate**, check inventory levels, perform **cost calculations**, and **store** data within database 7. Business logic 6 may also read sales order information from database...

10/3,K/11 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00766118 **Image available**

REDEMPTION SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK
SYSTEMES ET PROCEDES D'ENCAISSEMENT, LORS DE L'ENTREE EN POSSESSION PAR UN ACHETEUR, CHEZ UN DETAILLANT, D'UN PRODUIT ACHETE PAR L'INTERMEDIAIRE D'UN RESEAU DE TELECOMMUNICATIONS

Patent Applicant/Assignee:

WALKER DIGITAL LLC, One High Ridge Park, Stamford, CT 06905, US, US

(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALKER Jay S, 124 Spectacle Lane, Ridgefield, CT 06877, US, US

(Residence), US (Nationality), (Designated only for: US)

MIK Magdalena, 10 South New Street, Greenwich, CT 06830, US, US

(Residence), US (Nationality), (Designated only for: US)

VAN LUCHENE Andrew S, 9 Greenwood Place, Norwalk, CT 06854, US, US

(Residence), US (Nationality), (Designated only for: US)

OTTO Jonathan, Apartment 9A, 25 Forest Street, Stamford, CT 06901, US, US

(Residence), US (Nationality), (Designated only for: US)

LEVITAN Ian, 42 Church Hill Avenue, Westmount, Quebec HY3 2Z9, CA, CA

(Residence), CA (Nationality), (Designated only for: US)

TEDESCO Daniel E, 49 Kings Highway North, Westport, CT 06880, US, US

(Residence), US (Nationality), (Designated only for: US)

PACKES John M Jr, 21 Frankford Street, Hawthorne, NY 10532-1950, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BUCKLEY Patrick J (et al) (agent), Walker Digital Corporation, Five High

Ridge Park, Stamford, CT 06905, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079495 A2 20001228 (WO 0079495)

Application: WO 2000US16998 20000621 (PCT/WO US0016998)

Priority Application: US 99337906 19990622; US 99388723 19990902

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25866

Fulltext Availability:

Detailed Description

Detailed Description

... the initial amount 620 is again adjusted as necessary at 2920.

At 2922, the final **amount** 622 is **calculated** and **stored** in the **accepted** offer database 600 based on the adjusted initial amount and the transaction is finalized with...

10/3,K/12 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00747123 **Image available**

**METHOD AND SYSTEM FOR THE PRESENTATION AND REDEMPTION OF REWARD OFFERS
PROCEDE ET SYSTEME DE PRESENTATION ET D'ACQUISITION D'OFFRES
PROMOTIONNELLES**

Patent Applicant/Assignee:

WALKER DIGITAL LLC, 5 High Ridge Park, Stamford, CT 06905, US, US

(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALKER Jay S, 124 Spectacle Lane, Ridgefield, CT 06877, US, US

(Residence), US (Nationality), (Designated only for: US)

MIK Magdalena, 10 South New Street, Greenwich, CT 06830, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SANTISI Steven M, Walker Digital Corporation, Intellectual Property

Dept., Five High Ridge Park, Stamford, CT 06905, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200060516 A2 20001012 (WO 0060516)

Application: WO 2000US8183 20000328 (PCT/WO US0008183)

Priority Application: US 99285201 19990401

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18718

Fulltext Availability:

Detailed Description

Detailed Description

... rejected by the customer.

Once the customer has accepted one or more reward offers, an **accepted**
reward offer **price** 904 is **calculated** and **stored** in the outstanding
reward offers record 900. In the example shown in FIG. 9, the...

10/3,K/13 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00574749 **Image available**

**METHOD AND APPARATUS FOR VENDING PRODUCTS
PROCEDE ET APPAREIL DE DISTRIBUTION AUTOMATIQUE DE PRODUITS**

Patent Applicant/Assignee:

WALKER DIGITAL LLC,

WALKER Jay S,

TEDESCO Daniel E,

PACKES John M Jr,

RATTNER Charles A,

MIK Magdalena,

VAN LUCHENE Andrew S,

Inventor(s):

WALKER Jay S,

TEDESCO Daniel E,

PACKES John M Jr,

RATTNER Charles A,

MIK Magdalena,

VAN LUCHENE Andrew S,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200038122 A1 20000629 (WO 0038122)

Application: WO 99US25484 19991029 (PCT/WO US9925484)
Priority Application: US 98218085 19981222
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ
MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ
CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 11333

Fulltext Availability:
Detailed Description

Detailed Description

... as the mystery product. The processing instructions may further direct
CPU 126 that the minimum **acceptable** price **stored** in minimum
acceptable price field 230 be **determined** based on the disparity
between the selected mystery product and 5 another product in the...

10/3,K/14 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2002 Info. Today Inc. All rts. reserv.

00307277 93CW03-102
ATM prices fall -- Cuts expected to lure users away from FDDI technology
Wexler, Joanie M
Computerworld , March 8, 1993 , v27 n10 p1, 12, 2 Page(s)
ISSN: 0010-4841
Company Name: Fore Systems

...FDDI, but at present is three times more expensive than it should be.
Also says **price** /performance ratios will **determine** user **acceptance** of
ATM . (tbc)

10/3,K/15 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02694938 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A New Day Dawns For The Electronic Purse - Part 2 of 2
(Mondex and other electronic purse smart card companies look to add
multi-application functions to expand card usage; new markets include
storing lottery bets and paying for TV programs)
Card Technology, p 44+
January 2000
DOCUMENT TYPE: Journal; Cover Story; Industry Overview ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4233

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...could prompt more merchants to accept e-purse cards. Part of
Coca-Cola's high **calculation** for the **cost** of **accepting** **stored** value
cards was the existence of different schemes in each European country, says
consultant Andreae...

10/3,K/16 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

02228311 (USE FORMAT 7 OR 9 FOR FULLTEXT)
India: 'We want to keep our product offerings fresh'

BUSINESS LINE

July 16, 1998

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1767

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... remained unsold. In order to liquidate them, the company decided to offer them at factory **prices** through **creating** a separate **store**," he

But is the trade **acceptable** to the idea of a factory outlet? According to Mr. Kannan the trade too will...

10/3,K/17 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

0007512724 BOED1EOACUFT

Management (Marketing and Advertising): Japan's brands feel the pinch, too

- **Competition laws and recession are helping retailers' own-label goods**

EMIKO TERAZONO

Financial Times, P 21

Thursday, April 28, 1994

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 868

...have also been seen in the higher end of the retail market, where leading department **stores** are **creating** lower- **priced** goods. The recent **decline** in consumer spending has hit high street retailers the hardest, and to bring back shoppers...

10/3,K/18 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0073497

NYCL09

FIRST FAMILY REPORTS INCREASED THIRD QUARTER SALES

DATE: May 12, 1988

15:21 E.T.

WORD COUNT: 512

...one which

has been open for at least 12 months before being included in the **calculation**. **Pricehorn** added, "Sales at comparable **stores** **declined** 6 percent during the third quarter, but sales from newly opened stores enabled the company...

10/3,K/19 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

05534445 Supplier Number: 48387440 (USE FORMAT 7 FOR FULLTEXT)

Further Delays on Next Generation 737s

Airline Financial News, v13, n13, pN/A

March 30, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 352

... make extensive structural changes. Other changes ordered by JAA, such as repositioning overhead cabin video **terminals** and cockpit rewiring, have **created** further production **costs** and delays.

Although Boeing officials **declined** to comment on the total cost of these changes, Mr. Woodard indicated the work will...

10/3,K/20 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04409033 Supplier Number: 46468459 (USE FORMAT 7 FOR FULLTEXT)
Steady Is the Course
Convenience Store News, p25
June 17, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 721

... Even so, as traditional operators closed or sold stores and as many retailers reduced retail **prices**, pared inventory and **tailored** product mix to individual **stores**, some product category sales **declined** or leveled off. These include sales of fountain, slush and coffee; candy, which rebounded last...

10/3,K/21 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

02835973 Supplier Number: 43815080 (USE FORMAT 7 FOR FULLTEXT)
AT&T Users Want 'Low-Speed' ATM
CommunicationsWeek, p1
May 3, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 629

... data communications services.
The council told AT&T that pricing would be key to user **acceptance** of **ATM**. AT&T is working on **price** models to **determine** actual rates and **price** structure, Fitzgerald said. It plans to present to the council a service definition and a...

10/3,K/22 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10686466 SUPPLIER NUMBER: 53372910 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Aggressive store marketing will spur private label. (Private Label Report) (interview with Private Label Manufacturers Association Pres Brian Sharoff) (Interview)
Harrison, Dan
Frozen Food Age, 47, 4, S4(5)
Nov, 1998
DOCUMENT TYPE: Interview ISSN: 0016-2191 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 2991 LINE COUNT: 00234

... marketers of products. It doesn't matter whether the economy is good or bad. The **store** marketing these products forcefully **determines** consumer **acceptance**. **Price** can be part of aggressive marketing and a merchandising strategy, but the price gap isn...

File 344:CHINESE PATENTS ABS MAY 1985-2002/MAY
 (c) 2002 EUROPEAN PATENT OFFICE
 File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
 (c) 2002 JPO & JAPIO
 File 350:Derwent WPIX 1963-2002/UD,UM &UP=200246
 (c) 2002 Thomson Derwent

?ds

Set	Items	Description
S1	3474	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?) (3N) (PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	329	S1(3N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILO- R? OR INDIVIDUALI? OR DETERMIN?)
S3	46443	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?) (5N) (GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITE- MS) OR PURCHASE()PRICE?
S4	13622	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRU- MENT?)
S5	1589761	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
S6	299826	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENI- AL OR DENIE? OR DECLINE? OR REJECT?
S7	22667	S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	19	S2 AND S3
S9	8	S8 AND S4
S10	0	S9 NOT S8
S11	11	S8 AND S5
S12	0	S11 NOT S8
S13	1	S8 AND S7
S14	0	S13 NOT S8
S15	150	S1 AND S3
S16	47	S15 AND S4
S17	25	S16 AND S5
S18	3	S17 AND S7
S19	2	S18 NOT S8

considered 7/2002

8/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07181455 **Image available**
SYSTEM AND METHOD FOR PRESENTING HOUSING INFORMATION

PUB. NO.: 2002-049846 [JP 2002049846 A]
PUBLISHED: February 15, 2002 (20020215)
INVENTOR(s): HATA KOICHI
APPLICANT(s): ASAHI KASEI CORP
APPL. NO.: 2000-237802 [JP 2000237802]
FILED: August 04, 2000 (20000804)
INTL CLASS: G06F-017/60; G06F-017/30

ABSTRACT

PROBLEM TO BE SOLVED: To display the price included in housing information while taking into consideration loan repayment based upon conditions that a customer presents.

SOLUTION: This system includes a housing information database consisting of information regarding the **prices** and areas of **item**, room layout information, and information regarding the structures and further data related to detailed information, a Web server, a customer information input means which inputs data regarding repayment amounts for every month and for every bonus month inputted by a customer through the Internet and the funds of the customer and data regarding a choice of a house, a **loan** amount **calculating** means which **calculates** a **loan** amount from the repayment amounts and repayment period with a predetermined rate of interest according to information regarding the choice of the house inputted from the customer information input means, an item information extracting means which extracts items included in the housing information database by using the amount including the found loan amount and customer's funds by comparing the **prices** of the **items**, and an extracted information transmitting means which lists information regarding the extracted houses and sends it to the personal computer of the customer through the Internet.

COPYRIGHT: (C)2002,JPO

8/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07139556 **Image available**
PRICE RECEIVING METHOD IN INTERNET

PUB. NO.: 2002-007928 [JP 2002007928 A]
PUBLISHED: January 11, 2002 (20020111)
INVENTOR(s): IIDA TSUTOMU
APPLICANT(s): NEC CORP
APPL. NO.: 2000-183226 [JP 2000183226]
FILED: June 19, 2000 (20000619)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a price receiving method in Internet capable of improving the reliability of a commercial transaction between a seller and an orderer on a network.

SOLUTION: When the orderer accesses to the product sales homepage opened on Internet 4 by the seller 2 through a user terminal 1, the seller 2 transmits product information to the user terminal 1 via the Internet 4. When the seller 2 receives the purchase order information of the user terminal 1, the seller 2 transmits sales contract generation information to an intermediate management company 3. The intermediate management company 3 receives the sales contract generation information, transmits an agreement of contract generation to the seller 2, and transmits the agreement of

contract generation and a **payment account** number to the user terminal 1. After the lapse of a specified period after the payment of the purchased **product price** to the payment account number by the orderer and the delivery of the product to the orderer by the seller, or when the intermediate management company 3 receives the product receipt mail from the orderer, the intermediate management company 3 pays the price to the seller 2.

COPYRIGHT: (C)2002,JPO

8/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07110574 **Image available**
SETTLEMENT METHOD FOR SELLING PRICE

PUB. NO.: 2001-338241 [JP 2001338241 A]
PUBLISHED: December 07, 2001 (20011207)
INVENTOR(s): ASAI YASUO
ISHIZAKI YOKO
SHIOTANI MICHIO
APPLICANT(s): IRIC KK
APPL. NO.: 2000-159770 [JP 2000159770]
FILED: May 30, 2000 (20000530)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To solve the problem conventionally that anxiety exists in price settlement for a consumer, which becomes a problem in the sales promotion of Internet, when conventionally shopping on the Internet, anxiety in the outflow of personal information exists in settlement by means of a credit card and registered mail or bank transfer is troublesome and requires considerable **costs** for **price** settlement, consequently a **good** method for sure settlement at low cost on the side of a seller has not been found.

SOLUTION: A commodity is designated by displaying commodity information from the side of a server 20 via the Internet to a purchase 21, the number of a selling price paying account 31 of a specified financial institution 30 is inputted, commodity order information is reported to a seller 22 of the commodity, the purchase is made to agree with the payment of the selling price, and the transfer of the selling price of the commodity from the selling price paying account 31 of the specified financial institution to a selling price receiving **account** 32 of a **financial** institution **designated** on the server side is urged.

COPYRIGHT: (C)2001,JPO

8/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

06967897 **Image available**
INTERMEDIARY SYSTEM FOR MERCHANDISE TRANSACTION

PUB. NO.: 2001-195466 [JP 2001195466 A]
PUBLISHED: July 19, 2001 (20010719)
INVENTOR(s): MIYATA MUNENOBU
APPLICANT(s): MIYATA MUNENOBU
APPL. NO.: 2000-002621 [JP 20002621]
FILED: January 11, 2000 (20000111)
INTL CLASS: G06F-017/60; G06F-019/00; G07D-009/00; G07F-019/00;
G07F-017/40

ABSTRACT

PROBLEM TO BE SOLVED: To ensure safety of merchandise transactions utilizing a communication network.

SOLUTION: In this merchandise transactions intermediary system 10, a plurality of seller side information devices 12 (12a to 12n), a plurality of buyer side information devices 16 (16a to 16n) and an intermediation side information processing part 18 are connected to a communication network 14. Sellers register the sales information of merchandise desired to be sold in the server 22 of the part 18 via the devices 12. Buyers select desired merchandise from the sales information displayed on the devices 16 and place an order. When a buyer places an order, an intermediation side information device 20 transfers a **merchandise purchase price** from the **account** of a **financial** institution 30 **designated** by the buyer to the account of a depository 26 and requests a physical distribution company 28 storing the merchandise of the seller or the buyer to transmit the merchandise.

COPYRIGHT: (C)2001,JPO

8/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2002 JPO & JAPIO. All rts. reserv.

06178595 **Image available**

ELECTRONIC COMPUTER SYSTEM, CALCULATION PROCESSING METHOD AND STORAGE MEDIUM

PUB. NO.: 11-120144 [JP 11120144 A]
PUBLISHED: April 30, 1999 (19990430)
INVENTOR(s): NAKAMURA TOSHIKI
APPLICANT(s): CASIO COMPUT CO LTD
APPL. NO.: 09-283715 [JP 97283715]
FILED: October 16, 1997 (19971016)
INTL CLASS: G06F-015/02

ABSTRACT

PROBLEM TO BE SOLVED: To calculate a more accurately calculated result even when canceling occurs in the process of calculation.

SOLUTION: A RAM 13 stores each **item** data of loan **amount**, an interest rate, the number of months which are inputted by an inputting part 14. A CPU 11 calculates a denominator formula of a financial calculation expression based on the data of the interest rate and the month number of each item data and also calculates a molecular formula of the financial calculation expression based on the data of the interest rate. In such cases, the CPU 11 performs processing that adjusts the number of digits of numeric value of the molecular formula by subtracting prescribed integer value after adding the same integer value to the numeric value of the molecular formula. It is possible to calculate an accurate calculation result by calculating the coefficient of an amount to be repaid based on the numeric values of the molecular formula and the denominator formula which are adjusted in this way, calculating the amount to be repaid each month by integrating the coefficient by data of the **loan** amount and also **calculating** the total amount to be repaid by integrating the amount to be repaid by the data of the loan amount. The amount and the total amount to be repaid which are acquired at that time are displayed on a displaying part 16.

COPYRIGHT: (C)1999,JPO

8/5/6 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014569564 **Image available**

WPI Acc No: 2002-390267/200242

XRPX Acc No: N02-306216

Payment method for electronic commerce, involves inquiring whether payment through account designated by user is possible before providing goods or service to user

Patent Assignee: NIPPON SHINPAN KK (NISH-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002117353	A	20020419	JP 2000311474	A	20001012	200242 B

Priority Applications (No Type Date): JP 2000311474 A 20001012

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002117353	A		10	G06F-017/60	

Abstract (Basic): JP 2002117353 A

NOVELTY - User notifies the account identification information for identifying the user's account and authentication identification information while purchasing goods. Goods selling person inquires whether the **payment** through the **account designated** by the user is possible. **Goods price** is subtracted from the account after providing goods to the user when the payment through the user's account is possible.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for payment system.

USE - For electronic commerce.

ADVANTAGE - Enables paying for goods or service easily and efficiently and enlarges business performed through the communication network.

DESCRIPTION OF DRAWING(S) - The figure shows the payment system.
pp; 10 DwgNo 1/6

Title Terms: PAY; METHOD; ELECTRONIC; PAY; THROUGH; ACCOUNT; DESIGNATED; USER; POSSIBILITY; GOODS; SERVICE; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/7 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014416333 **Image available**

WPI Acc No: 2002-237036/200229

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854; 1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613; 2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-096655; 2002-215721; 2002-434665

XRPX Acc No: N02-182344

Installment plan option providing method for credit card transaction, involves receiving installment plan identifier based on transmitted financial account identifier and purchase price

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6336104	B1	20020101	US 97822709	A	19970321	200229 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 99264379	A	19990305	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826; US 99264379 A 19990305

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6336104	B1		31	G06F-017/60	Cont of application US 97822709 CIP of application US 97920116

Abstract (Basic): US 6336104 B1

NOVELTY - An **installment plan identifier (142)** defining an **installment plan** for payment of **purchase price**, is received in response to transmitted **purchase price (138)** and **financial account identifier (140)**. A selection signal indicating whether to accept the **installment plan**, is **generated** and transmitted.

DETAILED DESCRIPTION - An **INDEPENDENT CLAIM** is also included for installment plan option provision apparatus.

USE - For credit card transaction.

ADVANTAGE - Provides credit card users to choose installment plans at the time of sale, thereby purchasers are allowed to purchase more selected items without exceeding their balance limit.

DESCRIPTION OF DRAWING(S) - The figure shows the installment payment database of the central controller.

Purchase price (138)

Financial account identifier (140)

Installment plan identifier (142)

pp; 31 DwgNo 5E/15

Title Terms: PLAN; OPTION; METHOD; CREDIT; CARD; TRANSACTION; RECEIVE; PLAN; IDENTIFY; BASED; TRANSMIT; FINANCIAL; ACCOUNT; IDENTIFY; PURCHASE; PRICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/8 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014372176 **Image available**

WPI Acc No: 2002-192879/200225

XRPX Acc No: N02-146501

Electronic payment system has deposit management system that transfers price designated by supplier to payment account from deposit account based on price transfer request from supplier system

Patent Assignee: NIPPON HOSO KYOKAI KK (NIHJ)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002024721	A	20020125	JP 2000201049	A	20000703	200225 B

Priority Applications (No Type Date): JP 2000201049 A 20000703

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002024721	A	11	G06F-017/60	

Abstract (Basic): JP 2002024721 A

NOVELTY - A deposit management system (6) has a transfer processor that transfers the price designated by a supplier to a payment account from a deposit account based on the price transfer request from a supplier system (3). The supplier system has a transfer request unit that sends a transfer request to the deposit management system based on the output of an application receiver.

DETAILED DESCRIPTION - The application receiver of the supplier system receives a purchase order and performs deposit balance reference of the deposit account to the deposit management system when the deposit balance of the deposit account exceeds the **price** of a purchased **product**. The deposit management system provides the deposit account and manages the money deposited from each terminal (1) which is used for purchasing goods. The supplier system provides the payment account specified by the supplier and provides the goods based on the purchase order from the terminal. The deposit management system, supplier system and terminal are connected through the internet (4). **INDEPENDENT CLAIMS** are also included for the following:

(a) the electronic payment process;
(b) the supplier system;
(c) and the recording medium storing the electronic payment program.

USE - For settling transaction between supplier and user.

ADVANTAGE - Enables supplier to reliably collect payment with minimum damage. Stimulates transfer of deposited money to user and informs user terminal when deposit balance of deposit account is below fixed amount.

DESCRIPTION OF DRAWING(S) - The figure shows the component block diagram of the electronic payment system. Drawing includes non-English language text.

Terminal (1)

Supplier system (3)

Internet (4)

Deposit management system (6)

pp; 11 DwgNo 1/10

Title Terms: ELECTRONIC; PAY; SYSTEM; DEPOSIT; MANAGEMENT; SYSTEM; TRANSFER
; PRICE; DESIGNATED; SUPPLY; PAY; ACCOUNT; DEPOSIT; ACCOUNT; BASED; PRICE
; TRANSFER; REQUEST; SUPPLY; SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/9 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014372041 **Image available**

WPI Acc No: 2002-192744/200225

XRPX Acc No: N02-146366

Additional loan transaction method for exchanging goods , involves adding loan amount of newly purchased goods to difference between remaining loan amount of possessed goods and worth of possessed goods

Patent Assignee: KAZU ITTO KK (KAZU-N); NBO KK (NBON-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002024544	A	20020125	JP 2000212071	A	20000713	200225 B

Priority Applications (No Type Date): JP 2000212071 A 20000713

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002024544	A		14	G06F-017/60	

Abstract (Basic): JP 2002024544 A

NOVELTY - A loan sponsor **determines** worth of **goods** based on guarantee **price** of the candidate's possession **goods** while providing additional loan for exchanging **goods** . The additional loan **amount** is set up by adding loan **amount** of newly purchased **goods** to the difference between the remaining loan **amount** of the possessed **goods** and the worth of the possessed goods exhibited at the online auction.

USE - For providing additional loan at the time of exchanging goods such as motor vehicle.

ADVANTAGE - Enables to respond to the needs of the consumer and exchange the possessed **goods** for which the loan **amount** is not settled by providing additional loan amount. Reduces the risk of the loan sponsor by enabling the loan sponsor to **determine** worth of **goods** based on the guarantee **price** of the candidate's possession **goods** and reduces the loan payment load of the user.

DESCRIPTION OF DRAWING(S) - The figure shows an explanatory drawing of the additional loan amount granting process. (Drawing includes non-English language text).

pp; 14 DwgNo 2/10

Title Terms: ADD; LOAN; TRANSACTION; METHOD; EXCHANGE; GOODS; ADD; LOAN; AMOUNT; NEW; PURCHASE; GOODS; DIFFER; REMAINING; LOAN; AMOUNT; GOODS; WORTH; GOODS

Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

8/5/10 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014280611 **Image available**
WPI Acc No: 2002-101312/200214
XRPX Acc No: N02-075115

Selling price payment method involves stimulating pull dropping of the goods selling price from a server to the selling price payment account of a designated financial institution

Patent Assignee: AIRIKKU KK (AIRI-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001338241	A	20011207	JP 2000159770	A	20000530	200214 B

Priority Applications (No Type Date): JP 2000159770 A 20000530

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2001338241 A 7 G06F-017/60

Abstract (Basic): JP 2001338241 A

NOVELTY - The method involves transferring the **goods selling price** from the account of a buyer in a financial institution to the **payment account** in another **financial institution designated** by a server. The server performs a selling price payment consent to a buyer through the internet. The server notifies goods order information to a goods selling person, based on the goods designated by the buyer.

USE - Selling price payment method.

ADVANTAGE - Prevents unauthorized dissemination of individual information when paying products purchased through the internet. Improves security when purchasing products through the internet. Simplifies development of the payment system. Performs payment indication reliably. Performs smooth and reliable payment operation.

DESCRIPTION OF DRAWING(S) - The figure shows the explanatory drawing of the selling price payment method. (Drawing includes non-English language text).

pp; 7 DwgNo 1/1

Title Terms: SELL; PRICE; PAY; METHOD; STIMULATING; PULL; DROP; GOODS; SELL
; PRICE; SERVE; SELL; PRICE; PAY; ACCOUNT; DESIGNATED; FINANCIAL;
INSTITUTION

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

8/5/11 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014275953 **Image available**
WPI Acc No: 2002-096655/200213
Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;
2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-215721;
2002-237036; 2002-434665
XRPX Acc No: N02-071348

Installment plan options providing apparatus for credit card users, has central controller which generates installment plan identifier, based on received price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)
Inventor: JORASCH J A; VAN LUCHENE A S; WALKER J S
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6330548	B1	20011211	US 97822709	A	19970321	200213 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 2000490898	A	20000125	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826; US 2000490898 A 20000125

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6330548	B1	31	G06F-017/60		CIP of application US 97822709
					CIP of application US 97920116
					Cont of application US 97946508
					Cont of patent US 6064987

Abstract (Basic): US 6330548 B1

NOVELTY - A central controller receives a **purchase price** and a **financial account identifier** from a point of sales (POS) terminal. The central controller **generates an installment plan identifier** for **identifying an installment plan** for **payment** of the **purchase price** based on the price and **financial account identifier**.

USE - For providing installment plan options to credit card users for purchases at a time of sale.

ADVANTAGE - Allows credit card users to choose installment plans at the time of sale. Allows purchases to pay for many more purchases without exceeding the corresponding balance limit. Even after making high-priced purchases a balance limit is not reached as easily, hence enabling the purchasers to pay for the high priced purchases.

DESCRIPTION OF DRAWING(S) - The figure shows an installment payment database of a central controller.

pp; 31 DwgNo 5E/15

Title Terms: PLAN; OPTION; APPARATUS; CREDIT; CARD; USER; CENTRAL; CONTROL; GENERATE; PLAN; IDENTIFY; BASED; RECEIVE; PRICE; FINANCIAL; ACCOUNT; IDENTIFY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/12 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014202535 **Image available**

WPI Acc No: 2002-023232/200203

XRPX Acc No: N02-018603

Secure loan provision method for small-scale industries, involves determining loan condition based on comprehensive evaluation point computed from sales management data acquired on-line

Patent Assignee: TAKASAKI G (TAKA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001297189	A	20011026	JP 2000110110	A	20000412	200203 B

Priority Applications (No Type Date): JP 2000110110 A 20000412

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001297189	A	7	G06F-017/60		

Abstract (Basic): JP 2001297189 A

NOVELTY - Point of sale (POS) terminal (11) and time-recorder terminal (12) are installed at each shop. The evaluation **value** about several **items** is calculated by performing total of sales data and management data acquired on-line. The evaluation point for every **item** is computed by comparing evaluation **value** with reference value. A

loan condition is **determined** based on comprehensive evaluation point of every item.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for secure loan provision system.

USE - For furnishing funds and loans to small scale industries such as service industry and retail trade, by financial institutions.

ADVANTAGE - Performs positive and safe loan based on shop management data.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of entire component of safe loan system. (Drawing includes non-English language text).

POS terminal (11)

Time-recorder terminal (12)

pp; 7 DwgNo 1/2

Title Terms: SECURE; LOAN; PROVISION; METHOD; SCALE; INDUSTRIAL; DETERMINE; LOAN; CONDITION; BASED; COMPREHENSIVE; EVALUATE; POINT; COMPUTATION; SALE; MANAGEMENT; DATA; ACQUIRE; LINE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/13 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014202509 **Image available**

WPI Acc No: 2002-023206/200203

XRPX Acc No: N02-018577

Uniform loan control system for industries, has management computer which updates loan information database based on loan information received from terminal computer

Patent Assignee: MIYAKO UNILEASE KK (MIYA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001297147	A	20011026	JP 2000112548	A	20000413	200203 B

Priority Applications (No Type Date): JP 2000112548 A 20000413

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001297147	A	7	G06F-017/60	

Abstract (Basic): JP 2001297147 A

NOVELTY - A terminal computer (2) transmits **loan** information, including **identification** data of management unit, loan unit and goods, to a management computer (1). The management computer updates the loan information database (6) in real-time based on the received loan information. The loan cycle of goods is managed based on the information in the database (6).

USE - Uniform loan control system for industries.

ADVANTAGE - Avoids input mistake and updates the loan information database in real-time. Reduces the rental cost and the **cost** with respect to **goods** loan, and increases the efficiency and reliability of loan cycle.

DESCRIPTION OF DRAWING(S) - The figure shows the hardware block diagram of uniform loan control system. (Drawing includes non-English language text).

Management computer (1)

Terminal computer (2)

Loan information database (6)

pp; 7 DwgNo 1/2

Title Terms: UNIFORM; LOAN; CONTROL; SYSTEM; INDUSTRIAL; MANAGEMENT;

COMPUTER; UPDATE; LOAN; INFORMATION; DATABASE; BASED; LOAN; INFORMATION; RECEIVE; TERMINAL; COMPUTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/14 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014141266 **Image available**
WPI Acc No: 2001-625477/200172
Related WPI Acc No: 2001-557582
XRPX Acc No: N01-466224

**Multipurpose payment card for financial transaction used in e-commerce,
has machine readable code linking to unique user account having specified
account value which is debited during payment of goods and services**

Patent Assignee: BLACK G R (BLAC-I); MACALUSO K (MACA-I)

Inventor: BLACK G R; MACALUSO K

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200154028	A1	20010726	WO 2001US1789	A	20010118	200172 B
AU 200132861	A	20010731	AU 200132861	A	20010118	200172

Priority Applications (No Type Date): US 2000484297 A 20000118; US
2000483003 A 20000118; US 2000483942 A 20000118

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
-----------	------	--------	----------	--------------

WO 200154028	A1	E	61 G06F-017/60	
--------------	----	---	----------------	--

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200132861	A		G06F-017/60	Based on patent WO 200154028
--------------	---	--	-------------	------------------------------

Abstract (Basic): WO 200154028 A1

NOVELTY - Machine readable code is assigned to a cash alternative card either prior to or at the time of acquisition. The machine readable code which links to a user account is read by an automatic data reader. The account value of user account is debited during financial transaction of an exchange of **value** for **goods** and services.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Financial transaction system;
(b) **Financial** institution participant **account** **generating** method;

(c) Cash alternative card using method;
(d) Funds distributing method;
(e) Revenue distributing system

USE - For use in electronic commerce, barter system, also for use in hotels-resorts, luxury cruise liners, airports, banks, racetracks, bowling alleys, theme parks, hospitals, college campuses, public/private schools, military bases, hotel-casinos, sports complexes, shopping malls, prisons, health clubs, restaurants, or beauty salons.

ADVANTAGE - Once accepted by major credit card companies, authorizations against the account are instantly enabled, such that the cash alternative card can be used anywhere around the world in lieu of cash. The card can be recharged at any participating terminal is POS, ATM. Since the card is identified with only an account number and a PIN of the user, a degree of anonymity is provided.

DESCRIPTION OF DRAWING(S) - The figure shows the simplified block diagram of a financial transaction system using cash-alternative card.

pp; 61 DwgNo 1A/16

Title Terms: MULTIPURPOSE; PAY; CARD; FINANCIAL; TRANSACTION; MACHINE; READ
; CODE; LINK; UNIQUE; USER; ACCOUNT; SPECIFIED; ACCOUNT; VALUE; PAY;
GOODS; SERVICE

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60
File Segment: EPI

8/5/15 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014120527 **Image available**
WPI Acc No: 2001-604739/200169
XRPX Acc No: N01-451454

Electronic account settlement system has calculation center in financial institute that selects money transfer procedure, based on relation of amount to be paid for goods , electronic wallet and account balance

Patent Assignee: NTT DATA TSUSHIN KK (NITE)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001076080	A	20010323	JP 99252884	A	19990907	200169 B

Priority Applications (No Type Date): JP 99252884 A 19990907

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001076080	A		14	G06F-019/00	

Abstract (Basic): JP 2001076080 A

NOVELTY - Account information e.g. electronic wallet holding reserve money and account password, are stored in an IC card (3). Calculation center (13) in financial institution selects money collection procedure, based on relation of **amount** to be paid for **goods** purchase, electronic wallet and account balance. Goods payment is executed using online terminal (7) or offline terminal (5), based on selected procedure.

DETAILED DESCRIPTION - The user account is accessed by a the **calculation** center of **financial** institution using **account** password. An INDEPENDENT CLAIM is also included for electronic account settlement method.

USE - For money payment using IC card.

ADVANTAGE - Facilitates efficient account settlement using IC card.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of account settlement system.

IC card (3)
Offline terminal (5)
Online terminal (7)
Calculation center (13)
pp; 14 DwgNo 1/11

Title Terms: ELECTRONIC; ACCOUNT; SETTLE; SYSTEM; CALCULATE; FINANCIAL;
SELECT; MONEY; TRANSFER; PROCEDURE; BASED; RELATED; AMOUNT; PAY; GOODS;
ELECTRONIC; WALLET; ACCOUNT; BALANCE

Derwent Class: P85; T01; T05

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60; G07G-001/12;

G07G-001/14; G09C-001/00; H04L-009/32

File Segment: EPI; EngPI

8/5/16 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014073704 **Image available**
WPI Acc No: 2001-557917/200162
XRPX Acc No: N01-414581

Purchasing and paying method for goods and services on the Internet, where the customer receives a financial account identifier , delivery instructions, a purchase identifier and purchase price from the merchant

Patent Assignee: TSE K (TSEK-I); ZHANG D (ZHAN-I)

Inventor: TSE K; ZHANG D

Number of Countries: 090 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200167336	A1	20010913	WO 2000US9535	A	20000411	200162 B
AU 200042248	A	20010917	AU 200042248	A	20000411	200204

Priority Applications (No Type Date): US 2000521456 A 20000308

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200167336 A1 E 19 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200042248 A G06F-017/60 Based on patent WO 200167336

Abstract (Basic): WO 200167336 A1

NOVELTY - Method of purchasing and paying for goods and services on the Internet, includes shopping and selecting goods and services (24) from a merchant's store front (20), catalogue or on a Web site over the Internet. The customer would then receive a **financial account identifier** (22), delivery instructions, a purchase identifier and **purchase price** (28) from the merchant in exchange for the selected goods and services. The consumer's financial resources (47) are then directed to the financial institution and financial account (57) of the merchant. An arrival message (60) is then sent to the merchant, confirming the transaction. Monitoring the transaction is also possible by the merchant.

DETAILED DESCRIPTION - INDEPENDENT CLAIM is also included for the following: method of establishing a **financial account identifier** USE - For the Internet.

ADVANTAGE - Allows for a real-time transaction without the use of a customer's credit card account and maintains security.

DESCRIPTION OF DRAWING(S) - The diagram shows an overview of the method of purchasing and paying for goods and services on the Internet merchant's store front (20) goods and services (24)

financial account identifier (22)

pp; 19 DwgNo 3/6

Title Terms: PURCHASE; PAY; METHOD; GOODS; SERVICE; CUSTOMER; RECEIVE;

FINANCIAL; ACCOUNT; IDENTIFY; DELIVER; INSTRUCTION; PURCHASE; IDENTIFY;

PURCHASE; PRICE; MERCHANT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/17 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013662659 **Image available**

WPI Acc No: 2001-146871/200115

XRPX Acc No: N01-107549

Product purchasing method using internet determines whether buyer computer is associated with virtual payment account, based on which cost of product is debited from virtual payment account

Patent Assignee: ECHARGE CORP (ECHA-N)

Inventor: BEGG I M; BIRCH D; GRIFFITHS D; HUTCHISON R B; LLEWELLYN R C;

VILJOEN A F

Number of Countries: 093 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200079452	A2	20001228	WO 2000US16669	A	20000616	200115 B

AU 200057443 A 20010109 AU 200057443 A 20000616 200122
EP 1194874 A2 20020410 EP 2000942881 A 20000616 200232
WO 2000US16669 A 20000616

Priority Applications (No Type Date): US 2000578395 A 20000525; US 99140039
P 19990618; US 99370949 A 19990809

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200079452 A2 E 111 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200057443 A G06F-017/60 Based on patent WO 200079452

EP 1194874 A2 E G06F-017/60 Based on patent WO 200079452

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200079452 A2

NOVELTY - A request is received from buyer computer (50) to purchase a product from seller computer using virtual **payment account**. It is **determined** whether the buyer computer is associated with the virtual payment account, based on which the **cost** of the **product** is debited from the virtual payment account and the product is provided to the buyer associated with buyer computer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Virtual **payment account creating** method;
- (b) Virtual payment account settling method;
- (c) Purchase transaction refunding method;
- (d) Report generating method;
- (e) Product purchasing system;
- (f) Virtual **payment account creating** system;
- (g) Virtual payment account settling system;
- (h) Product purchasing program

USE - For ordering goods services and content from computers connected to internet using virtual payment account.

ADVANTAGE - Prevents buyers with histories of non-payment from purchasing additional goods, services. Allows buyer without major credit card to purchase goods, services and content over the network.

DESCRIPTION OF DRAWING(S) - The figure shows the pictorial diagram of local area network connected to internet.

Buyer computer (50)

pp; 111 DwgNo 2/42

Title Terms: PRODUCT; PURCHASE; METHOD; DETERMINE; BUY; COMPUTER; ASSOCIATE
; VIRTUAL; PAY; ACCOUNT; BASED; COST; PRODUCT; VIRTUAL; PAY; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/18 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013499880 **Image available**

WPI Acc No: 2000-671821/200065

Related WPI Acc No: 1998-193843; 1999-429754; 2000-270258; 2001-157972;

2001-388796; 2002-254256; 2002-402061

XRFX Acc No: N00-497988

Product sale management involves using payment identifier to collect funds if offer is still effective, and using customer identifier to determine if customer has paid for product

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6119100	A	20000912	US 96707660	A	19960904	200065 B
			US 97943965	A	19971006	

Priority Applications (No Type Date): US 97943965 A 19971006; US 96707660 A 19960904

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6119100	A		29	G06F-017/60	CIP of application US 96707660 CIP of patent US 5794207

Abstract (Basic): US 6119100 A

NOVELTY - A series of **prices** and effective periods for a **product**, a customer identifier, an offer for the product and a payment identifier are stored. If the offer is effective, the offer is determined if whether acceptable or not. If the offer is accepted, the use of the payment identifier to collect the funds is initiated and the customer identifier is utilized to determine if the customer has paid.

DETAILED DESCRIPTION - Each price is stored with a respective effective period. The offer includes an offer price equal to a selected price of the series of prices, and an offer period that elapses when the respective effective period of the selected price elapses. The **payment identifier** specifies an **account** from which funds may be collected. An INDEPENDENT CLAIM is also included for an apparatus for managing the sale of a product.

USE - For store controller.

ADVANTAGE - Enables seller to more accurately manage sale of aging products.

DESCRIPTION OF DRAWING(S) - The figure is the schematic illustration of a store controller.

pp; 29 DwgNo 3/18

Title Terms: PRODUCT; SALE; MANAGEMENT; PAY; IDENTIFY; COLLECT; FUND; OFFER; STILL; EFFECT; CUSTOMER; IDENTIFY; DETERMINE; CUSTOMER; PAY; PRODUCT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/19 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013438596 **Image available**

WPI Acc No: 2000-610539/200058

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;

1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;

2000-328274; 2001-181019; 2001-342730; 2002-096655; 2002-215721;

2002-237036; 2002-434665

XRPX Acc No: N00-452053

Purchase installment plan options providing method at POS terminal, involves transmitting identifier defining installment plan for payment of purchase price generated based on received purchase price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6064987	A	20000516	US 97822709	A	19970321	200058 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6064987	A		31	G06F-017/60	CIP of application US 97822709

Abstract (Basic): US 6064987 A

NOVELTY - A **purchase price** and a **financial account identifier** specifying a **financial account** are received. Installation **plan identifier** defining the **installment plan** for **payment** of the **purchase price** is generated based on the received **purchase price** and **financial account identifier** and then transmitted only if the installment payments on the **purchase price** are allowed.

DETAILED DESCRIPTION - On receiving the **installment plan identifier**, a selection signal indicating whether to accept the installment plan is received from the customer. If the selection signal indicates acceptance of the installment plan, the use of the installment plan for the financial account is authorized and the **purchase price** is adjusted. An INDEPENDENT CLAIM is also included for the apparatus for providing installment plan options.

USE - For allowing purchasers to select an installment plan for purchases in the point-of-sale (POS) terminal such as automated teller machine (ATM) of store.

ADVANTAGE - Credit card issuers or credit card clearing house typically provides and manages installment plans, so sellers need not incur any charge associated with establishing and administering installment plans. Enables purchasers to take advantage of installment plans at any seller that allows credit card purchases and are not limited to selected items, thus seller receives additional cash flow from selling additional items and replacement inventory is quickly acquired. Does not require any additional effort by the seller who typically has no information on the credit worthiness of the purchaser. Further benefit is that after being exposed to the installment options, the purchaser learns to associate corresponding monthly payment amount with a **purchase price**, thus the purchase can determine whether an item is likely to be affordable, even before the POS terminal provides installment plan options for a specific purchase. Allows purchasers to pay for a variety of purchasers in installments.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of installment payment database.

pp; 31 DwgNo 5E/15

Title Terms: PURCHASE; PLAN; OPTION; METHOD; POS; TERMINAL; TRANSMIT;
IDENTIFY; DEFINE; PLAN; PAY; PURCHASE; PRICE; GENERATE; BASED; RECEIVE;
PURCHASE; PRICE; FINANCIAL; ACCOUNT; IDENTIFY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

19/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011612634 **Image available**
WPI Acc No: 1998-029762/199803
XRPX Acc No: N98-024002

Interactive remote shopping method using internet - involves receiving card data via telephone circuit independently and confirming owner of credit card by sanction server

Patent Assignee: TEC CORP (TODK)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9288696	A	19971104	JP 96102288	A	19960424	199803 B

Priority Applications (No Type Date): JP 96102288 A 19960424

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9288696	A	5	G06F-017/60	

... involves receiving card data via telephone circuit independently and confirming owner of credit card by sanction server

...Abstract (Basic): The method involves choosing the goods to be purchased via internet (3) with user's **terminal** (2). The address, name and individual data specifying the user (1) is transmitted to a...

...server transmits sanction of number of goods to the shopping server. The shopping server transmits **cost** of purchased **goods** through user via internet. Subsequently, **card** data and **account** number of **credit card** are transmitted to sanction server via telephone circuit (8...

...transmits card data and individual data to a sanction system (5). After the owner of **credit card** is confirmed, the sanction server notifies the sanction confirmation to shopping server and specifies despatch of goods to goods dispatch centre (6). If the owner of **credit card** is not **confirmed**, the same is **transmitted** to user via internet via shopping server...

19/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

008403596 **Image available**
WPI Acc No: 1990-290597/199039
XRPX Acc No: N90-223672

Creating credit vouchers for point of purchase stations - comprises processor, transaction initiator, ID data input, transmitter to relay data to host station and voucher producer

Patent Assignee: JENKINS C S (JENK-I); CREATIVE STRATEGIES PTY LTD (CREA-N); JBH VENTURES (JBHV-N); CREATIVE STRATEGIES LTD (CREA-N)

Inventor: BIGARI S T

Number of Countries: 003 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 9048971	A	19900809	AU 9048971	A	19900131	199039 B
CA 2008874	A	19900731				199042
US 5010485	A	19910423	US 89304566	A	19890131	199120
AU 637290	B	19930520	AU 9048971	A	19900131	199327
CA 2008874	C	19970916	CA 2008874	A	19900130	199750

Priority Applications (No Type Date): US 89304566 A 19890131

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
AU 9048971	A	52		
US 5010485	A	17		

Creating credit vouchers for point of purchase stations...

- ...Abstract (Basic): payment voucher processing appts. is adapted to be used in conjunction with a family of **charge cards**. A customer who has a member **charge card** can execute a proposed transaction. A guaranteed voucher is obtained for a selected maximum charge **amount** for purchase of **goods** or services from a merchant...
- ...A host institution administers customer accounts for the family of **charge cards** and has verification means for inquiring into the customer account to determine an availability of...
- ...Abstract (Equivalent): The apparatus is processor based and includes a keyboard input having command keys and a **charge card** reader...
- ...Upon activation, account identification data is read from a customer's **charge card** and the customer enters a maximum charge amount...
- ...If the host approves the proposed transaction, the maximum charge amount is reversed and an **approval** signal is **sent** to the processor, if the host does not approve the transaction, a disapproval signal is sent. The processor **stores** the transaction data and causes a printer to produce a voucher **good** for the maximum charge **amount** upon receipt of the approval signal...
- ...The customer then endorses the voucher and subsequently purchases **goods** /services for an actual purchase **amount** less than or equal to the maximum charge amount...
- ...The actual transaction is then forwarded to the host institution which updates the customer **account** to release excess **credit** resulting from any difference between the maximum charge amount and the actual purchase amount. USE - For processing **charge** vouchers against **charge card** accounts administered by host institution that issues approval/disapproval to merchant for proposed transaction. (17pp)

?ds

Set	Items	Description
S1	55835	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?) (3N) (PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	1554	S1(3N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIG- N? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILO- R? OR INDIVIDUALI? OR DETERMIN?)
S3	55617	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?) (5N) (GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITE- MS) OR PURCHASE()PRICE?
S4	28612	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRU- MENT?)
S5	177124	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
S6	352762	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENI- AL OR DENIE? OR DECLINE? OR REJECT?
S7	7809	S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	68	S2 AND S3 AND S4
S9	35	S8 AND S5
S10	23	S9 NOT PY>1998
S11	23	S10 NOT PD=19973021:19971231
S12	23	RD (unique items)
S13	7	S8 AND S7
S14	3	S13 NOT S12
S15	3	RD (unique items)
S16	377666	INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC - OR LAYAWAY OR LAY()AWAY OR FINANC?
S17	14810	S16(5N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESI- GN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAIL- OR? OR INDIVIDUALI? OR DETERMIN?)
S18	2273	S17 AND S3
S19	477	S18 AND S4
S20	283	S19 AND S5
S21	24	S20 AND S7
S22	19	S21 NOT (S12 OR S15)
S23	19	RD (unique items)

Considered 7/2002

12/5/1

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05273040 SUPPLIER NUMBER: 21267643 (USE FORMAT 7 OR 9 FOR FULL TEXT)
BlackEnterprise AutoGuide. (thirty-six 1999 vehicles are reviewed) (Buyers Guide)

Koblenz, Jay

Black Enterprise, v29, n4, p153(13)

Nov, 1998

DOCUMENT TYPE: Buyers Guide ISSN: 0006-4165 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 10389 LINE COUNT: 00782

SPECIAL FEATURES: illustration; other

DESCRIPTORS: Automobiles--Purchasing; Motor vehicles--Evaluation

PRODUCT/INDUSTRY NAMES: 3711000 (Motor Vehicles)

SIC CODES: 3711 Motor vehicles and car bodies

FILE SEGMENT: MI File 47

12/5/2

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05166968 SUPPLIER NUMBER: 20773273 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Information technology plan for a consortium. (Model Technology Plans for Libraries, part 4)

Boss, Richard W.

Library Technology Reports, v34, n1, p69(23)

Jan-Feb, 1998

ISSN: 0024-2586 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 9802 LINE COUNT: 00779

ABSTRACT: A plan for managing information technology in a multi-system library consortium is presented. It covers a mission statement, technology goals and a 24-step plan for meeting the goals.

DESCRIPTORS: Libraries--Automation; Information technology--Planning;

Library cooperation--Planning

FILE SEGMENT: MI File 47

12/5/3

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05166967 SUPPLIER NUMBER: 20773272 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Information technology plan for a library system. (Model Technology Plans for Libraries, part 3)

Boss, Richard W.

Library Technology Reports, v34, n1, p51(18)

Jan-Feb, 1998

ISSN: 0024-2586 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 7851 LINE COUNT: 00617

ABSTRACT: A plan for managing information technology in a library system with a central library and one or more branches is presented. It covers a mission statement, technology goals and a 24-step plan for meeting the goals.

DESCRIPTORS: Libraries--Automation; Information technology--Planning

FILE SEGMENT: MI File 47

12/5/4

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

05140173 SUPPLIER NUMBER: 20556247 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Working the floor. (list of exhibitors) (BookExpo America '98) (Cover Story)
Publishers Weekly, v245, n18, p88(75)
May 4, 1998
DOCUMENT TYPE: Cover Story ISSN: 0000-0019 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 69778 LINE COUNT: 05895

ABSTRACT: The main exhibitors and audio/visual exhibitors of BookExpo America '98 are listed separately and in alphabetical order. A brief company profile of each exhibitor is accompanied by information on discounts they will offer, any special events they have planned, and what they will feature.

SPECIAL FEATURES: photograph; illustration
DESCRIPTORS: Publishing industry--Exhibitions
PRODUCT/INDUSTRY NAMES: 2731000 (Book Publishing)
SIC CODES: 2731 Book publishing
FILE SEGMENT: MI File 47

12/5/5

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05063925 SUPPLIER NUMBER: 20165706 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Instant groupware. (seven 'teamware' packages) (includes related articles on the editors' choice, suitability to task, the best and worst features of the packages, the groupware components of Microsoft and Netscape Web browsers, chat software for business, and document management software) (Software Review) (Evaluation)
Alwang, Greg
PC Magazine, v17, n3, p175(11)
Feb 10, 1998
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7278 LINE COUNT: 00587

ABSTRACT: Teamware applications are Web-enabled collaboration software packages with many groupware features but at lower costs and without requiring IS support. They usually offer a central repository for project documentation and a medium for communication via a browser. Most of the seven such products evaluated here provide hosted services under which the vendor manages the server-side applications for prices ranging from a one-time charge of \$50 to monthly per-user fees of \$5 to \$25. The editors' choice is HotOffice Virtual Office Service, which offers a central location for storing documents that can be browsed by author, department, date and project. HotOffice includes reminder and phone-message utilities, links to search engines and Web sites for businesses, and an e-mail client, making it suitable as a replacement for a small-office LAN.

SPECIAL FEATURES: table; illustration
COMPANY NAMES: HotOffice Technologies Inc.--Products; Changepoint Corp.--Products; Lotus Development Corp.--Products; Netopia Inc.--Products; Concentric Network Corp.--Products; Netscape Communications Corp.--Products; Internet Media Inc.--Products
DESCRIPTORS: Work group computing--Computer programs; Network software--Evaluation; Internet--Computer programs
PRODUCT/INDUSTRY NAMES: 7372682 (Internet Server Software); 7372630 (Workgroup Software)
SIC CODES: 7372 Prepackaged software
TICKER SYMBOLS: LOTS; NSCP
TRADE NAMES: HotOffice Virtual Office Service (Internet/Web server software)--Evaluation; Involv.net (Internet/Web server software)--Evaluation; Lotus Instant!Teamroom (Internet/Web server software)--Evaluation; Netopia Virtual Office 2.0 (Internet/Web server software)--

Evaluation; Netscape Virtual Office by Concentric (Internet/Web server software)--Evaluation; 3-2-1 Intranet! (Internet/Web server software)--Evaluation; eRoom (Workgroup software)--Evaluation
FILE SEGMENT: CD File 275

12/5/6

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05013516 SUPPLIER NUMBER: 19958145 (USE FORMAT 7 OR 9 FOR FULL TEXT)
LCD projectors take the next step. (five new XGA-resolution projectors reviewed) (includes related article on Editors' Choice) (Hardware Review) (Evaluation)
Poor, Alfred
PC Magazine, v16, n20, p45(6)
Nov 18, 1997
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3453 LINE COUNT: 00261

ABSTRACT: Five new LCD projectors are reviewed. The newest generation of projectors offer XGA resolution, are designed for use with front or rear-projection screens, can be ceiling-mounted and use metal-halide lamps. Proxima's \$11,999 Desktop Projector 9200 earns an Editors' Choice rating for its bright, sharp image, compact 14-pound size and exceptionally bright lamp, which is about 25 percent brighter than any of the other units. ASK LCD's Impression A6 XC is a runner-up in brightness, has a well-designed remote control and is easy to set up and install. It is light in weight, but lacks powered focus and zoom and costs \$12,995, \$1,000 more than the competition. In Focus Systems' \$11,999 LightPro 730 weighs only 12 pounds, but its image is disappointingly dim. NEC's \$11,995 MultiSync MT1000 offers easy installation, good overall quality and a bright image. Sayett's \$11,450 MediaShow 1024 is bulky and suffers from poor performance and a dim image.

SPECIAL FEATURES: photograph; table; graph; illustration
COMPANY NAMES: ASK LCD Inc.--Products; In Focus Systems Inc.--Products; NEC Technologies Inc.--Products; Proxima Corp.--Products; Sayett Technology Inc.--Products
DESCRIPTORS: Liquid crystal displays--Evaluation
PRODUCT/INDUSTRY NAMES: 3861160 (Projectors & Rear Screen Viewers)
SIC CODES: 3861 Photographic equipment and supplies
TICKER SYMBOLS: INFS; PRXM
TRADE NAMES: ASK LCD Impression A6 XC (LCD projector/projection panel)--Evaluation; In Focus Systems LitePro 730 (LCD projector/projection panel)--Evaluation; NEC MultiSync MT1000 (LCD projector/projection panel)--Evaluation; Proxima Desktop Projector 9200 (LCD projector/projection panel)--Evaluation; Sayett Technology Mediashow 1024 (LCD projector/projection panel)--Evaluation
FILE SEGMENT: CD File 275

12/5/7

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05013515 SUPPLIER NUMBER: 19958144 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The LAN beat. (Network General CyberCop security tool) (Trends) (Brief Article) (Product Announcement)
Daly, Robert
PC Magazine, v16, n20, p42(1)
Nov 18, 1997
DOCUMENT TYPE: Brief Article Product Announcement ISSN: 0888-8507
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 230 LINE COUNT: 00020

COMPANY NAMES: Network General Corp.--Product introduction

DESCRIPTORS: Computer software industry--Product introduction; Security software--Product introduction
PRODUCT/INDUSTRY NAMES: 7372613 (Network Security Software)
SIC CODES: 7372 Prepackaged software
TICKER SYMBOLS: NETG
TRADE NAMES: CyberCop (Systems/data security software)--Product introduction
FILE SEGMENT: CD File 275

12/5/8

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

04559928 SUPPLIER NUMBER: 18514173

A business guide for Black women: looking to start your own business? Here is a must-have list of people to contact for money, technical assistance and sisterly advice. (business information services) (The Rise of the Black Woman Entrepreneur) (Cover Story) (Directory)

Shakespeare, Tonia L.

Black Enterprise, v27, n1, p85(3)

August, 1996

DOCUMENT TYPE: Cover Story Directory ISSN: 0006-4165 LANGUAGE:

English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1782 LINE COUNT: 00152

ABSTRACT: The new-business information services are presented in four areas. They are top entrepreneurial organizations such as National Assn of Black Women Entrepreneurs; sites on the Internet such as Entreprenet; money sources such as the Wells Fargo Bank loan program, and several books.

SPECIAL FEATURES: illustration; other

DESCRIPTORS: New business enterprises--Planning; Women-owned business enterprises--Planning; African Americans in business--Planning; African American women executives--Planning; Business information services--Directories

FILE SEGMENT: MI File 47

12/5/9

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

04527634 SUPPLIER NUMBER: 18310261 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Does money exist? (impact of rapid funds transfers) (Forbes ASAP) (Column)

Davidow, William

Forbes, v157, n11, pS26(1)

June 3, 1996

DOCUMENT TYPE: Column ISSN: 0015-6914 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 875 LINE COUNT: 00066

ABSTRACT: Money in the information age has lost its status as a **store** of value, and it appears to be losing its status as a medium of exchange. Increasingly, buy and sell transactions are done electronically, without ever having been turned into currency. In today's world, money is only a measure of value.

DESCRIPTORS: Money--Economic aspects; Value (Economics)--Measurement; Electronic funds transfer systems--Influence; Exchange--Economic aspects

FILE SEGMENT: MI File 47

12/5/10

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

04519604 SUPPLIER NUMBER: 18357890 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Lost in space? Time Warner's Pathfinder is charting unknown territory on the Web. (company Web site) (includes related article on Pathfinder's obstacles) (PC Week Executive) (Company Business and Marketing)

Weston, Rusty

PC Week, v13, n22, pE1(2)

June 3, 1996

ISSN: 0740-1604

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2165

LINE COUNT: 00180

ABSTRACT: Time Warner's Pathfinder Web site has been plagued with design and marketing problems since its inauguration late in 1994, but company officials are confident that they are poised to eventually turn Pathfinder into a source of profit. Time Warner reportedly invests as much as \$13 million per year into products and maintenance for Pathfinder, a Web site with links to more than 90 separate products and services. Despite the mounting losses, the hopes of company executives are buoyed by the fact that Pathfinder generates an average of one million Web page examinations each day, an extremely high number that officials hope to turn into revenue. Time plans to eventually charge for the access to Pathfinder's information and outsource management of Pathfinder to third-parties, since technology is not the company's core competency.

SPECIAL FEATURES: illustration; photograph; table

COMPANY NAMES: Time Warner Inc.--Marketing

DESCRIPTORS: Communications industry--Marketing

PRODUCT/INDUSTRY NAMES: 7375000 (Database Vendors)

SIC CODES: 7375 Information retrieval services

TICKER SYMBOLS: TWX

FILE SEGMENT: CD File 275

12/5/11

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

04436630 SUPPLIER NUMBER: 17964173 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Shop for a home on the Internet?(includes related articles on Internet mortgage shopping)

Lehman, H. Jane

Consumers' Research Magazine, v79, n1, p31(4)

Jan, 1996

ISSN: 0095-2222

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2325

LINE COUNT: 00191

ABSTRACT: The National Assn of Realtors' Realtor Information Network enables PC access to local Multiple Listing Services across the US via the Internet. It will hold over 1 million listings by Jan 1996, but will soon face competition from the HomeWeb and Real Direct databases and local newspaper Web sites.

DESCRIPTORS: House buying--Information services; Internet--Information services; Mortgages--Information services

FILE SEGMENT: MI File 47

12/5/12

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

04166854 SUPPLIER NUMBER: 15968151 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The banks find their balance. (British banks) (Cover Story)

Vander Weyer, Martin

Management Today, p42(5)

Nov, 1994

DOCUMENT TYPE: Cover Story

ISSN: 0025-1925

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3310

LINE COUNT: 00253

ABSTRACT: British banks are beginning to shrink their holdings gained during the rampant acquisition activity of the 1980s. Increased competition means that banks must increase customer service while cutting costs. Good management practices that will develop will strengthen the British banking industry.

SPECIAL FEATURES: illustration; photograph
DESCRIPTORS: Banking industry, British--Management
PRODUCT/INDUSTRY NAMES: 6020000 (Commercial Banks)
SIC CODES: 6020 Commercial Banks
FILE SEGMENT: MI File 47

12/5/13

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

04081862 SUPPLIER NUMBER: 15843422 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Integrated library systems for microcomputers and mainframes: a vendor study. (part 2)
Saffady, William
Library Technology Reports, v30, n2, p157(162)
March-April, 1994
ISSN: 0024-2586 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 69899 LINE COUNT: 06089

ABSTRACT: Profiles are presented of 14 companies that market integrated library automated systems. Each profile discusses the vendor's background, system, processing environment, installations and competitive position in the marketplace.

SPECIAL FEATURES: illustration; graph; map
COMPANY NAMES: Best-Seller Library Systems Inc.--Products; CARL Corp.--Products; Council for Bibliographic and Information Technologies--Products; Comstow Information Services Inc.--Products; ELIAS N.V.--Products; Ex Libris Ltd.--Products; Gateway Software Inc.--Products; Geac Computer Corporation Ltd.--Products; Information Management and Engineering Systems Inc.--Products; Information Dimensions Inc.--Products; International Library Systems Corp.--Products; MARCorp.--Products; NSC Inc.--Products; SLS Information Systems Ltd.--Products
DESCRIPTORS: Libraries--Automation
SIC CODES: 8231 Libraries
FILE SEGMENT: MI File 47

12/5/14

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

03903785 SUPPLIER NUMBER: 13823203 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The shared cataloging system of the Ohio College Library Center. (reprinted from September 1972 Journal of Library Automation) (Silver Anniversary Issue)
Kilgour, Frederick G.; Long, Philip L.; Landgraf, Alan L.; Wyckoff, John A.
Information Technology and Libraries, v12, n1, p113(20)
March, 1993
ISSN: 0730-9295 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 11093 LINE COUNT: 00857

ABSTRACT: The Ohio College Library Center developed a shared cataloging system for Ohio's academic libraries. The design of the off-line catalog card production system and the online shared cataloging system is discussed.

SPECIAL FEATURES: illustration; table; chart
COMPANY NAMES: OCLC Online Computer Library Center--Services
DESCRIPTORS: Cataloging--Automation; Libraries, University and college--Automation; Machine-readable bibliographic data--Design and construction

SIC CODES: 7375 Information retrieval services
FILE SEGMENT: TI File 148

12/5/15

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

03803257 SUPPLIER NUMBER: 12884631 (USE FORMAT 7 OR 9 FOR FULL TEXT)
What's the word? (definitions of financial terms) (Extra Credit Supplement)
Armstrong, Liz
Scholastic Update, v125, n5, pS18(1)
Nov 6, 1992
ISSN: 0745-7065 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 737 LINE COUNT: 00053

ABSTRACT: Terms relating to money management are described for youth.
Collateral used for loan guarantees, types of savings **accounts**, interest
and **credit cards** are **defined**.

DESCRIPTORS: Money--Analysis; Financial planning--Analysis
FILE SEGMENT: MI File 47

12/5/16

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

03795941 SUPPLIER NUMBER: 12774803 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Quicken 6.0 adds electronic credit card statements. (Intuit Inc.'s
accounting software) (includes related article on check prices and
product summary) (Software Review) (First Looks) (Evaluation)**
Howard, Bill
PC Magazine, v11, n19, p37(2)
Nov 10, 1992
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1434 LINE COUNT: 00109

ABSTRACT: Intuit Inc's Quicken 6.0 is an upgraded version of the \$69.95
personal accounting software package. According to Intuit, the latest
release incorporates more than 100 enhancements, which amounts to 12
significant changes. One important enhancement to Quicken is IntelliCharge,
a no-fee **VISA bank card** that automatically reports monthly **credit
card** charges by floppy disk or modem. While there is no annual fee for the
card, the IntelliCharge's variable interest rate is currently at 15 percent
and the delivery charges for the statement are \$3.00 via modem and \$4.50
via floppy. Overall, the **bank card** reporting was accurate, with only a
few minor errors. Additionally, Quicken 6.0 provides summary graphs of
budget, income and expenses. Version 6.0 adds free electronic mail to
CheckFree, the electronic payment service. Enhancements to the
check-writing functions include improved memory of repetitive payments.

COMPANY NAMES: Intuit Inc.--Products
DESCRIPTORS: Accounting--Computer programs; Software--Evaluation
SIC CODES: 7372 Prepackaged software
TRADE NAMES: Quicken 6.0 (Personal finance software)--evaluation
FILE SEGMENT: CD File 275

12/5/17

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

03790577 SUPPLIER NUMBER: 12518046 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Financing your franchise. (includes related articles) (Franchising: Special
Guide)**
Whittemore, Meg

Nation's Business, v80, n9, p51B(8)

Sept, 1992

ISSN: 0028-047X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3790

LINE COUNT: 00295

ABSTRACT: Borrowing money to start, buy or expand a franchise can be difficult even though the financial lending industry tends to view franchises as solid investment opportunities. Advice for prospective borrowers is included.

SPECIAL FEATURES: illustration; photograph

DESCRIPTORS: Franchises--Finance; Commercial loans--Finance

FILE SEGMENT: MI File 47

12/5/18

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

03471152 SUPPLIER NUMBER: 09087772 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The looting decade: S&Ls, big banks and other triumphs of capitalism.

(Cover Story)

Sherrill, Robert

The Nation, v251, n17, p589(31)

Nov 19, 1990

CODEN: NATNB DOCUMENT TYPE: Cover Story

ISSN: 0027-8378

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 31769 LINE COUNT: 02393

DESCRIPTORS: United States. Congress--Corrupt practices; Banking industry

--Corrupt practices; Savings and loan associations--Corrupt practices;

Savings and Loan Associations Bailout Crisis, 1987---Political aspects

SIC CODES: 6000 DEPOSITORY INSTITUTIONS; 6035 Federal savings

institutions

FILE SEGMENT: MI File 47

12/5/19

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

03306313 SUPPLIER NUMBER: 07592884 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Great Plains Accounting Series. (Software Review) (one of eight local area network-based accounting software packages evaluations) (evaluation)

August, Raymond; Mullins, Barbara J.

PC Magazine, v8, n16, p184(4)

Sept 26, 1989

DOCUMENT TYPE: evaluation ISSN: 0888-8507

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2215 LINE COUNT: 00176

ABSTRACT: Great Plains Software Inc's \$795 Great Plains Accounting Series 5.1 multiuser accounting software package was judged an excellent solution for almost all accounting environments. The product's ability to handle general accounting and financial accounting tasks received next-to-the-highest marks, while the highest mark possible was given to its enterprise management reporting and decision support capabilities. For ease of use, it was judged the best of the eight accounting packages reviewed. Great Plains' Executive Advisor feature, which addresses the need to make business decisions quickly and accurately, was especially praised. Subscribers to the product receive unlimited technical support.

CAPTIONS: Suitability to task. (chart)

SPECIAL FEATURES: illustration; chart

COMPANY NAMES: Great Plains Software Inc.--Products

SIC CODES: 7371 Computer programming services; 5045 Computers, peripherals & software

TRADE NAMES: Great Plains Accounting 5.1 (Accounting software)--evaluation

FILE SEGMENT: CD File 275

12/5/20

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

03018114 SUPPLIER NUMBER: 05141590 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Missing links: an insider's view of what you need (but rarely get) from
accounting software.**

Dauphinais, G. William

PC Magazine, v6, n15, p168(2)

Sept 15, 1987

ISSN: 0888-8507 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 14732 LINE COUNT: 01182

ABSTRACT: Accounting software packages for the microcomputer have not been as enhanced as their word processing or spreadsheet program counterparts. Most PC accounting packages could be significantly improved by adding the following six features: (1) the ability to enter partial transactions, (2) the provision for marginal notes with journal entries, (3) a comprehensive but easy-to-use treasury management system for monitoring cash flow, (4) a transaction template that would allow users to design their own recurring transactions, since these are often unique to a corporation, (5) the development of complementary financial, bookkeeping, and tax planning systems to complete the automated accounting system, and (6) user-friendly month-end closing procedures.

SIC CODES: 7372 Prepackaged software

FILE SEGMENT: CD File 275

12/5/21

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

02936757 SUPPLIER NUMBER: 04702901 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Getting back on the road again. (White-Collar Layoffs - Tips for Starting Over)

McGrath, Anne

U.S. News & World Report, v102, p57(1)

March 23, 1987

CODEN: XNWRA ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE:.

FULLTEXT

WORD COUNT: 964 LINE COUNT: 00074

SPECIAL FEATURES: illustration; photograph

DESCRIPTORS: Unemployed--Finance; Entrepreneurship--Technique;

Executives, Dismissal of--Economic aspects; Career changes--Technique

FILE SEGMENT: MI File 47

12/5/22

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

02935722 SUPPLIER NUMBER: 04609623 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The shape of things to come. (Special Report: 1987 & Beyond)

Kiplinger, Knight

Changing Times, v41, p28(20)

Jan, 1987

CODEN: CNGTA ISSN: 0009-143X LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

WORD COUNT: 7475 LINE COUNT: 00615

CAPTIONS: Job markets. (table); Population mix, fertility rate, wages.
(table); High-tech corporations. (table)

SPECIAL FEATURES: illustration; photograph; table

DESCRIPTORS: High technology--Forecasts; Demography--Statistics;
Investments--Forecasts; Economic development--International aspects;
Occupations--Forecasts; United States economic conditions--Forecasts
GEOGRAPHIC CODES: NNUS
GEOGRAPHIC NAMES: United States
FILE SEGMENT: MI File 47

12/5/23

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

02581682 SUPPLIER NUMBER: 03426318 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Selling in the age of silicon.

Smith, Charles C.

Sales & Marketing Management, v133, pA40(9)

Sept 10, 1984

CODEN: SMMAD ISSN: 0163-7517 LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

WORD COUNT: 3938 LINE COUNT: 00297

DESCRIPTORS: sales management--Automation; Microcomputers--Usage
FILE SEGMENT: MI File 47

15/5/1

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

06006549 SUPPLIER NUMBER: 70368452 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Interlibrary Loan and Resource Sharing Products: An Overview of Current
Features and Functionality.**

Jackson, Mary E.

Library Technology Reports, 36, 6, 1

Nov, 2000

ISSN: 0024-2586 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 80775 LINE COUNT: 06653

DESCRIPTORS: Library administration--Analysis; Inter-library loans--
Analysis; Libraries--Circulation, loans; Library cooperation--Analysis
GEOGRAPHIC CODES/NAMES: 1USA United States
FILE SEGMENT: MI File 47

15/5/2

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05783892 SUPPLIER NUMBER: 61524936 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A MODEL RFP FOR AN AUTOMATED LIBRARY SYSTEM.

Boss, Richard W.

Library Technology Reports, 35, 6, 717

Nov, 1999

ISSN: 0024-2586 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 13020 LINE COUNT: 02976

FILE SEGMENT: MI File 47

15/5/3

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

04308318 SUPPLIER NUMBER: 17244060 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Pet peeves: where vendors and readers go wrong. (customer/vendor
relations) (Conspicuous Consumer) (Column)**

Branscum, Deborah

Macworld, v12, n8, p163(2)

August, 1995

DOCUMENT TYPE: Column ISSN: 0741-8647 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1711 LINE COUNT: 00134

ABSTRACT: Vendors and buyers should follow a few basic rules to ensure satisfaction on both sides after a transaction is completed. Vendors must deliver the customer the product or service they have contracted to provide. They should only offer what is actually achievable. Vendors must also realize that all customers will search and bargain for the lowest **price**, and that customers want **products** that perform as promised on delivery. Bugs and problems are no longer as acceptable. Finally, vendors must always retain a professional demeanor in the face of any provocation. Consumers in turn must not expect to get something for nothing and should be reasonable in their demands. Customers must also deal with reputable companies, since existing agencies have little time to investigate claims of fraud. They should also register or return products within specified time frames, be polite in dealings with the vendor and give good companies repeat business.

DESCRIPTORS: Customer relations--Standards
FILE SEGMENT: CD File 275

23/5/1

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

06278866 SUPPLIER NUMBER: 83262374 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The persuasive power of design elements on an E-Commerce web site. (Applied Research).

Winn, Wendy; Beck, Kati
Technical Communication, 49, 1, 17(19)
Feb, 2002

ISSN: 0049-3155 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 12395 LINE COUNT: 01038

FILE SEGMENT: MI File 47

23/5/2

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

06207717 SUPPLIER NUMBER: 80232844 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Economics Statistics and Forecasting Data via the web.

Keiser, Barbie E.
Searcher, 9, 10, 42
Nov-Dec, 2001

ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 14375 LINE COUNT: 02031

COMPANY NAMES: DRI-Wefa Inc.--Services
DESCRIPTORS: Database industry--Directories
GEOGRAPHIC CODES/NAMES: 1USA United States
EVENT CODES/NAMES: 360 Services information;010 Forecasts, trends, outlooks
PRODUCT/INDUSTRY NAMES: 8525200 (Economics); 7375000 (Database Providers)
SIC CODES: 7375 Information retrieval services
NAICS CODES: 54172 Research and Development in the Social Sciences and Humanities; 514191 On-Line Information Services
FILE SEGMENT: TI File 148

23/5/3

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

06171129 SUPPLIER NUMBER: 78271507 (USE FORMAT 7 OR 9 FOR FULL TEXT)
PRODUCTS. (services and equipment providers) (Directory)

American City & County, 114, 7, 14
June 30, 1999

DOCUMENT TYPE: Directory ISSN: 0149-337X LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 50908 LINE COUNT: 14954

DESCRIPTORS: Cities and towns--Equipment and supplies; Services industry --Directories
GEOGRAPHIC CODES/NAMES: 1USA United States
FILE SEGMENT: MI File 47

23/5/4

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05932839 SUPPLIER NUMBER: 65650581 (USE FORMAT 7 OR 9 FOR FULL TEXT)
THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE

IT?(micropayments) (Company Business and Marketing)

CAULFIELD, BRIAN
Internet World, 6, 19, 52
Oct 1, 2000

ISSN: 1097-8291 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3731 LINE COUNT: 00286

ABSTRACT: Many technologies have gotten ahead of the ability of businesses to profit from them; a good example is MP3 and the Napster/RIAA lawsuit. Most content creators have not made money from the Internet, and some are starting to fight back. Innovative startups have developed business models that turn the Internet into a revenue-generating system; X.com developed a system that let users effectively E-mail money to one another and later merged with rival PayPal. The company has been very successful supporting online auctions. **Credit - card** associations are also moving to support alternative electronic-payment systems. **Visa** and **Mastercard** are busy Internet-enabling their antiquated payment systems and service line-ups. Large banks may eventually aggregate small transactions to create new services for their customers. Usability issues are one factor holding back implementation of micropayment technology; systems do not let the end user state in advance how much he or she is willing to spend.

COMPANY NAMES: Napster Inc.--Cases

DESCRIPTORS: Recording Industry Association of America--Cases; Online services--Laws, regulations, etc.; Online music trading--Laws, regulations, etc.; Sound recording industry--Laws, regulations, etc.

GEOGRAPHIC CODES/NAMES: 1USA United States

EVENT CODES/NAMES: 980 Legal issues & crime

PRODUCT/INDUSTRY NAMES: 4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)

SIC CODES: 4822 Telegraph & other communications; 8611 Business associations; 3652 Prerecorded records and tapes

NAICS CODES: 514191 On-Line Information Services; 81391 Business Associations; 51222 Integrated Record Production/Distribution

FILE SEGMENT: CD File 275

23/5/5

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05829964 SUPPLIER NUMBER: 63059110 (USE FORMAT 7 OR 9 FOR FULL TEXT)

INDUSTRY RESOURCES.

Entertainment Design, 34, 6, 3

June, 2000

ISSN: 1520-5150 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 36203 LINE COUNT: 11269

FILE SEGMENT: MI File 47

23/5/6

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

05829134 SUPPLIER NUMBER: 62924138 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Reforming International Financial Architecture.

D'Arista, Jane

Challenge, 43, 3, 44

May, 2000

ISSN: 0577-5132 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 10467 LINE COUNT: 00907

DESCRIPTORS: International economic relations--Analysis; International finance--Analysis; Investments--International aspects; Portfolio management--International aspects

GEOGRAPHIC CODES/NAMES: 00WOR World; 1USA United States

FILE SEGMENT: MI File 47

23/5/7

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

05507169 SUPPLIER NUMBER: 57513164 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**SECURITY TECHNOLOGIES FOR LIBRARIES: POLICY CONCERNS AND A SURVEY OF
AVAILABLE PRODUCTS.**

Boss, Richard W.

Library Technology Reports, 35, 3, 271

May, 1999

ISSN: 0024-2586 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 24691 LINE COUNT: 01927

DESCRIPTORS: Libraries--Safety and security measures; Library buildings--
Safety and security measures; Library materials--Protection
FILE SEGMENT: MI File 47

23/5/8

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

05505799 SUPPLIER NUMBER: 58559425 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Play With The Big Boys. (fee-based electronic store services) (Company
Business and Marketing)**

Georgia, Bonnie L.

PC/Computing, 121

Feb, 2000

ISSN: 0899-1847 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1192 LINE COUNT: 00100

ABSTRACT: Fee-based services that host electronic **storefronts** are reviewed. Advanced services take orders, verify **credit cards** and track inventory, going beyond the basic template-based **store** designs and shopping carts found in free services. Kurant **Storesense** .com is among the most flexible and scalable E- **store** services, particularly in the Pro version, which offers special promotional features. There are extra-cost Supplier Connect, Sales Manager and Customer Plus plug-in modules available at \$50 to \$100 per month each. Yahoo **Store** lets users create a **storefront** in minutes with pre-designed templates, but also supports custom scripting. BuyItOnline requires users to build the **store** with the offline Online Merchant Gold, priced at \$199, and is essentially a unified Internet maill. Users can get details and traffic reports online and have access to the company's marketing resources. iCat Web **Store** is slightly more flexible in **store** design and has reasonably good features.

COMPANY NAMES: Yahoo **Store** --Services; Kurant **Storesense** .com--Services
; BuyItOnline.com--Services; iCat Corp.--Services

DESCRIPTORS: Online services--Evaluation; Electronic commerce--Services

GEOGRAPHIC CODES/NAMES: 1USA United States

EVENT CODES/NAMES: 360 Services information

PRODUCT/INDUSTRY NAMES: 4811529 (Online Services NEC)

NAICS CODES: 514191 On-Line Information Services

FILE SEGMENT: CD File 275

23/5/9

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

05502445 SUPPLIER NUMBER: 19709555 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Click here to pay. (electronic commerce) (includes related article on the
H.323 standard) (Company Business and Marketing)**

Zgodzinski, David

Internet World, v8, n9, p60(7)

Sept, 1997

ISSN: 1097-8291 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4008 LINE COUNT: 00368

ABSTRACT: Internet commerce is expected to grow rapidly from \$2.3 billion

in 1997 to \$7.3 billion in 2000, according to Jupiter Communications. The first Net commerce pioneers included First Virtual Holdings (<http://www.fv.com>) and CyberCash (www.cybercash.com). First Virtual's approach is secure and easy to use. However, slow confirmations and costliness have hurt its acceptance by retailers. CyberCash is secure, easy to use and relatively inexpensive for the retailer. However, few banks back it as yet. More recently, POS software specialist IC Verify, Internet Mall and Open Market have moved into electronic commerce. Merchants can sign up with Internet Mall, which handles all transactions for a startup fee plus a percentage. Time Warner, Disney and other big corporations use Transact, Open Market's high-end transaction service.

SPECIAL FEATURES: illustration; table; chart

COMPANY NAMES: CyberCash Inc.--Services; First Virtual Holdings Inc.--Services; Internet Mall Inc.--Services; ICVERIFY Inc.--Services; Open Market Inc.--Services

PRODUCT/INDUSTRY NAMES: 7372640 (Electronic Commerce Software)

SIC CODES: 7372 Prepackaged software

NAICS CODES: 51121 Software Publishers

TICKER SYMBOLS: CYCH; FVHI

FILE SEGMENT: CD File 275

23/5/10

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

05478412 SUPPLIER NUMBER: 56750677 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Different Service Firms, Different Core Competencies.

Davis, Tim

Business Horizons, 42, 5, 23

Sept, 1999

ISSN: 0007-6813 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 8041 LINE COUNT: 00678

DESCRIPTORS: Services industry--Management

GEOGRAPHIC CODES/NAMES: 1USA United States

FILE SEGMENT: MI File 47

23/5/11

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

05248171 SUPPLIER NUMBER: 53093772 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Commerce Made Simple. (SimpleNet hosting service and Miva Corp's Miva Merchant) (Evaluation)

King, Nelson

PC Magazine, 165(1)

Nov 17, 1998

DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 766 LINE COUNT: 00064

COMPANY NAMES: SimpleNet--Services; Miva Corp.--Products

DESCRIPTORS: Electronic commerce--Computer programs

PRODUCT/INDUSTRY NAMES: 7372000 (Computer Software)

SIC CODES: 7372 Prepackaged software

TRADE NAMES: Miva Merchant (Electronic commerce software)--Evaluation

FILE SEGMENT: CD File 275

23/5/12

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2002 The Gale group. All rts. reserv.

05076751 SUPPLIER NUMBER: 20215227 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Book soup: electronic commerce and the future of publishing. (Amazon.com Inc. taking the lead in selling books) (includes related articles)

Chuck, Lysbeth B.
Searcher, v6, n1, p40(12)
Jan, 1998
ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 7473 LINE COUNT: 00581

SPECIAL FEATURES: other; illustration
COMPANY NAMES: Amazon.com Inc.--Management
DESCRIPTORS: Booksellers--Management; Electronic commerce--Analysis
PRODUCT/INDUSTRY NAMES: 5942000 (Book Stores); 4811500 (Specialized
Telecommunication Services)
SIC CODES: 5942 Book stores; 4822 Telegraph & other communications
FILE SEGMENT: TI File 148

23/5/13

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

04434890 SUPPLIER NUMBER: 17937143 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The Internet and electronic commerce. (Electronic Commerce in Library
Acquisitions)**
Barber, David
Library Technology Reports, v31, n5, p514(23)
Sep-Oct, 1995
ISSN: 0024-2586 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 9221 LINE COUNT: 00732

ABSTRACT: The Internet is expanding the resources for online ordering of library materials. Existing vendors are adding Internet capabilities and new bookselling services are being created. An overview of methods of interactive ordering and a discussion of security measures are presented.

SPECIAL FEATURES: illustration; other
DESCRIPTORS: Internet--Usage; Information networks--Safety and security measures; Acquisitions (Libraries)--Communication systems; Publishing industry--Communication systems
FILE SEGMENT: MI File 47

23/5/14

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

04145554 SUPPLIER NUMBER: 15771335 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The changing world of financial services. (Cover Story)
Szabo, Joan C.
Nation's Business, v82, n10, p22(7)
Oct, 1994
DOCUMENT TYPE: Cover Story ISSN: 0028-047X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5275 LINE COUNT: 00427

ABSTRACT: The financial services industry continues to expand in response to the growing financial needs of both the baby boom generation and small business. Small businesses in particular are changing their methods to make them more conducive to financial services.

SPECIAL FEATURES: illustration; photograph; table; graph
DESCRIPTORS: Financial services industry--Services; Baby boom generation --Services; Small business--Services
PRODUCT/INDUSTRY NAMES: 6000000 (Financial Services)
FILE SEGMENT: MI File 47

23/5/15

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

03781291 SUPPLIER NUMBER: 12335096 (USE FORMAT 7 OR 9 FOR FULL TEXT)
MacUser minifinders: 1001 Macintosh products. (Buyers Guide)
MacUser, v8, n8, p87(52)
August, 1992
DOCUMENT TYPE: Buyers Guide ISSN: 0884-0997 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 77991 LINE COUNT: 06173

ABSTRACT: A directory of 1001 hardware and software products for the Apple Macintosh microcomputer is presented. Each product has been reviewed by MacUser and each one's overall rating is given. Basic features are also provided as well as each **product**'s **price** and the manufacturer's address. **Products** that are award winners are indicated with a *.

DESCRIPTORS: Microcomputers--Equipment and supplies
SIC CODES: 3571 Electronic computers; 7372 Prepackaged software
TRADE NAMES: Apple Macintosh (680X0-based system)--Equipment and supplies
FILE SEGMENT: CD File 275

23/5/16

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

03392031 SUPPLIER NUMBER: 08841307 (USE FORMAT 7 OR 9 FOR FULL TEXT)
25 travel tips.
Ray, Elaine C.
Essence, v20, n12, p96(1)
April, 1990
CODEN: ESNCA ISSN: 0014-0880 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 924 LINE COUNT: 00070

DESCRIPTORS: Travelers--Planning; Travel--Safety and security measures
FILE SEGMENT: MI File 47

23/5/17

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

02803414 SUPPLIER NUMBER: 04135839 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Change sweeps the market; with automated stock trading, the New York Stock Exchange hopes to process a billion shares a day by the 1990s.
Marion, Larry
Datamation, v32, p52(4)
Feb 15, 1986
CODEN: DTMNA LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2760 LINE COUNT: 00212

COMPANY NAMES: New York Stock Exchange Inc.--Automation
DESCRIPTORS: Securities industry--Automation; Stock-exchange--Automation;
Microcomputers--Usage
SIC CODES: 6211 Security brokers and dealers; 6231 Security and
commodity exchanges; 7374 Data processing and preparation
FILE SEGMENT: MI File 47

23/5/18

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

02369565 SUPPLIER NUMBER: 02578204 (USE FORMAT 7 OR 9 FOR FULL TEXT)
IBM images. (evaluation of personal finance software)
Fastie, Will
Creative Computing, v9, p312(7)
Jan, 1983

DOCUMENT TYPE: evaluation ISSN: 0097-8140 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4869 LINE COUNT: 00353

CAPTIONS: Personal finance package general information. (table)

SPECIAL FEATURES: illustration; photograph; table
DESCRIPTORS: InnoSys Money Maestro (computer program); Software--
Evaluation; Personal finance--Computer programs
TRADE NAMES: Data **Design** Home **Finance** Program (computer program)--
evaluation; Best Programs PC-HFP (computer program)--evaluation;
Continental Software Home Account (computer program)--evaluation;
Financier (computer program)--evaluation
FILE SEGMENT: MI File 47

23/5/19

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2002 The Gale group. All rts. reserv.

02367443 SUPPLIER NUMBER: 02656727 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Extending credit to your customers. (excerpts from How to Run a Small
Business)**

Lasser, J.K.

Working Woman, v8, p62(3)

March, 1983

CODEN: WOWOD ISSN: 0145-5761 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT

WORD COUNT: 2692 LINE COUNT: 00211

DESCRIPTORS: How to Run a Small Business (book)--Excerpts; Credit
management--Analysis; Small business--Management
FILE SEGMENT: MI File 47

File 635:Business Dateline(R) 1985-2002/Jul 22
(c) 2002 ProQuest Info&Learning
File 570:Gale Group MARS(R) 1984-2002/Jul 22
(c) 2002 The Gale Group
File 476:Financial Times Fulltext 1982-2002/Jul 22
(c) 2002 Financial Times Ltd
File 477:Irish Times 1999-2002/Jul 22
(c) 2002 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2002/Jul 22
(c) 2002 Times Newspapers
File 711:Independent(London) Sep 1988-2002/Jul 22
(c) 2002 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2002/Jul 18
(c) 2002 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2002/Jul 22
(c) 2002
File 387:The Denver Post 1994-2002/Jul 19
(c) 2002 Denver Post
File 471:New York Times Fulltext2002/Ju
(c) 2002 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2002/Jul 22
(c) 2002 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2002/Jul 19
(c) 2002 Detroit Free Press Inc.
File 631:Boston Globe 1980-2002/Jul 21
(c) 2002 Boston Globe
File 632:Chicago Tribune 1985-2002/Jul 22
(c) 2002 Chicago Tribune
File 633:Phil.Inquirer 1983-2002/Jul 19
(c) 2002 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2002/Jul 20
(c) 2002 Newsday Inc.
File 640:San Francisco Chronicle 1988-2002/Jul 21
(c) 2002 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2002/Jul 18
(c) 2002 Scripps Howard News
File 702:Miami Herald 1983-2002/Jul 19
(c) 2002 The Miami Herald Publishing Co.
File 703:USA Today 1989-2002/Jul 20
(c) 2002 USA Today
File 704:(Portland)The Oregonian 1989-2002/Jul 20
(c) 2002 The Oregonian
File 713:Atlanta J/Const. 1989-2002/Jul 21
(c) 2002 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2002/Jul 19
(c) 2002 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2002/Jul 22
(c) 2002 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2000/Dec 13
(c) 2000 The Plain Dealer
File 735:St. Petersburg Times 1989-2000/Nov 01
(c) 2000 St. Petersburg Times

?ds

Set	Items	Description
S1	883884	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?)(3N)(PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	15831	S1(3N)(CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S3	442671	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?)(5N)(GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITEMS) OR PURCHASE()PRICE?
S4	360558	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX

OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR
 STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRU-
 MENT?)
 S5 2001490 TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR -
 POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? -
 OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
 S6 5462655 APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENI-
 AL OR DENIE? OR DECLINE? OR REJECT?
 S7 75318 S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? -
 OR SENT OR SEND? OR PROVID?)
 S8 93 S2(S)S3
 S9 4 S8(S)S4
 S10 2 S9 NOT PY>1998
 S11 2 S10 NOT PD=19970321:19971231
 S12 2 RD (unique items)
 S13 0 S8(S)S7
 S14 4402802 INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC -
 OR LAYAWAY OR LAY()AWAY OR FINANC?
 S15 120813 S14(5N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESI-
 GN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAIL-
 OR? OR INDIVIDUALI? OR DETERMIN?)
 S16 701 S15(S)S3
 S17 114 S16(S)S4
 S18 26 S17(S)S5
 S19 26 S18 NOT S12
 S20 16 S19 NOT PY>1998
 S21 16 S20 NOT PD=19970321:19971231
 S22 15 RD (unique items)
 S23 3 S17(S)S7
 S24 2 S23 NOT (S12 OR S22)
 S25 2 RD (unique items)

12/5/1 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

0273256 92-19597

Walker Pitches a Winner in First Tennessee Account

Shepard, Scott

Memphis Business Journal (Memphis, TN, US), V13 N40 s1 p22

PUBL DATE: 920217

JOURNAL CODE: MBJ DOCUMENT TYPE: Newspaper article

WORD COUNT: 1,035

DATELINE: Memphis, TN, US

COMPANY NAMES: Walker & Associates, Memphis, TN, US, SIC:7313,
First Tennessee Bank, Memphis, TN, US, DUNS:05-023-9979,
SIC:6025,
Valley Fidelity Bank & Trust Co, Knoxville, TN, US,
DUNS:03-635-7374, SIC:6029,

CLASSIFICATION CODES: 8301 (Advertising agencies); 7500 (Product planning & development)

DESCRIPTORS: Advertising agencies; Service introduction; Bank debit cards;
South Central

SPECIAL FEATURE: Photo

12/5/2 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0008554940 BOGKNABABRFT

Survey - Australia: Interesting times ahead

BETHAN HUTTON

Financial Times, Survey London Edition 2 ED, P 3

Thursday, November 14, 1996

DOCUMENT TYPE: Surveys - country; NEWSPAPER JOURNAL CODE: FT

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 988

ABSTRACT:

Banks-Retail, Banks-Retail. Telecommunications, Telecommunications.

LEAD PARAGRAPH:

* Banking: by Bethan Hutton

Interesting times ahead

Copyright (c) 1996 Financial Times Ltd. All rights reserved.

DESCRIPTORS: Banks & banking (general); Banks & banking (retail); Company activities - acquisitions; Electronic communications; Services & service use; Technological developments; Mergers & acquisitions; Services & Services use

GEOGRAPHIC NAMES: Australia (GC=AU)

PRODUCT/INDUSTRY NAMES: Commercial Banks, NEC (SC=6029); Finance, Taxation, and Monetary Policy (SC=9311); Telegraph and Other Communications (SC=4822)

22/3,K/1 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

0984869 99-47704

Direct mail business grows at Creative Producers Group

Desloge, Rick

St Louis Business Journal (St Louis, MO, US), V18 N53 p35

PUBL DATE: 980914

WORD COUNT: 741

DATELINE: St Louis, MO, US, Midwest

TEXT:

...MasterCard International, medical products firm Sherwood-Davis & Geek and the Pontiac/GMC Fleet Conference.

For **MasterCard**, Creative Producers developed a video for a "Smart Card," **designed** for businesses that distribute **MasterCard credit cards** to employees who make small business-related purchases. Instead of giving such corporate cardholders carte blanche, the Smart Card can limit dollar **amounts**, **store** locations and **products** where the card is valid.

Creative Producers first developed a video for MasterCard, then designed...

22/3,K/2 (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

0721393 96-79888

Corporate profile for DataCard Corp.

Iverson, Mark

Business Wire (San Francisco, CA, US) p1

PUBL DATE: 960719

WORD COUNT: 380

DATELINE: Minneapolis, MN, US, Midwest

TEXT:

...number: 612-988-1763

Home number: n/a

Trading symbol: n/a

Industry: Manufacturer - plastic **card personalization** systems
and

financial transaction systems.

Company description: DataCard is the leader in serving customers worldwide with innovative plastic card solutions. The company's core products include complete lines of **card personalization** systems and transaction systems.

Financial institutions, retailers, government agencies, insurance providers, universities, hospitals and other organizations rely on DataCard for a wide range of **financial** transaction and **identification card** needs. The company is the recognized leader in card personalization systems offering **cost-effective products** for both high-volume centralized programs and instant issuance applications. These systems support a variety...

...high resolution photo imaging.

DataCard's transaction processing products include stand-alone and fully integrated **terminals**, PIN pads and application software for the **point-of-sale**. Products support both smart card and

magnetic stripe technologies.
DataCard sells and supports products in...

22/3,K/3 (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

0684440 96-41679

Financial institutions introduce arsenal of new banking products

Nyback, Nancy

Alaska Journal of Commerce (Anchorage, AK, US), V20 N12 p16

PUBL DATE: 960318

WORD COUNT: 558

DATELINE: Anchorage, AK, US, Pacific

TEXT:

Alaska banking institutions are rolling out new futuristic consumer products **designed** to make personal **finance** easier. New products range from expanded bank services via the telephone or personal computer to...

...Union is offering several similar products, including a Visa check card which functions like an **ATM** and **debit card**. The **product** can save **costs** spent financial institutions in the nation using the advanced Prime Pass Export, and the first...

...or front-and-back imaging, are available for an additional charge.

The statements can be **stored** in a three-ring binder, and the Internal Revenue Service has ruled that imaged checks...

22/3,K/4 (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

0289819 92-36253

Schlumberger Limited First Quarter 1992 Earnings Up 18%

Goodan, Roger

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 920422

WORD COUNT: 235

DATELINE: New York, NY, US

TEXT:

...Interest and other income	40,045	32,118
	1,592,160	1,543,095

Expenses

Cost of goods sold and
services

1,127,544	1,100,875
-----------	-----------

Research & engineering	104,115	102,929...
------------------------	---------	------------

respectively. In the U.S., first orders were received for the recently introduced Modular Payment **Terminal**, which is a **debit / credit card** acceptor that can be retrofitted onto gasoline dispensers.

-Test & Transactions is comprised of five product lines: Smart Cards & Systems, Urban **Terminals** & Systems, Board Test, Communications Test, and Mechanical Design Verification. Orders were ahead by 8% while...

...based Telecom

Test System.

(a) Mark of Schlumberger

CHANGE IN LIQUIDITY

A key measure of **financial** position is liquidity, **defined** as cash plus short-term investments less debt.

Fixed asset additions in 1991 included the...

22/3,K/5 (Item 1 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2002 The Gale Group. All rts. reserv.

01653002 Supplier Number: 48396237 (USE FORMAT 7 FOR FULLTEXT)
TOURNEAU'S DATA MACHINE
Power, Denise
WWD, v175, n63, p20
April 1, 1998
ISSN: 0149-5380
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 404

... and in analyzing transaction data.
The fall launch of the Tourneau Club Plan private label **credit card** followed closely last summer's opening of the Tourneau TimeMachine flagship, a 16,000-square-foot location featuring **product** with lower entry **price** points than other **stores**. Levitt said the **store** and the new **credit card** are two initiatives **designed** to "make ourselves more available" to more consumers.
Tourneau's nine stores feature watches ranging...

22/3,K/6 (Item 2 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2002 The Gale Group. All rts. reserv.

01563744 Supplier Number: 46606585 (USE FORMAT 7 FOR FULLTEXT)
Design evolves past form to function
National Home Center News, p189
August 5, 1996
ISSN: 0192-6772
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1128

... as much information as possible about products.
Ikea, the Swedish home furnishings retailer, created a **store** in New York City that is redesigned every few months to promote its huge array of products and establish itself as a low- **price** alternative for home **products**. The **store** provides transportation to its outlying full-line **stores** and uses a computer **kiosk** to allow customers to apply for their own Ikea **credit card**.
Store designers predict that in the next few years, home improvement retailers will adopt similar cutting-edge...

22/3,K/7 (Item 1 from file: 632)
DIALOG(R)File 632:Chicago Tribune
(c) 2002 Chicago Tribune. All rts. reserv.

01759153
ANTIQUES & COLLECTIBLES - Old credit cards can have surprising value
Chicago Tribune (CT) - FRIDAY February 1, 1991
By: Anita Gold
Edition: NORTH SPORTS FINAL Section: FRIDAY Page: 60
Word Count: 694

TEXT:
Long before **credit cards** became popular, folks who purchased goods or groceries in general **stores** or ma and pa type establishments usually would have the proprietor mark down in his ledger a list of whatever **items** they bought and the **amount** owed for such purchases to be paid by the week or month, and thus **created** what is called **credit**.

Back then if folks couldn't pay their debts in a fair amount of time...

22/3,K/8 (Item 1 from file: 702)
DIALOG(R)File 702:Miami Herald
(c) 2002 The Miami Herald Publishing Co. All rts. reserv.

07621487

STOLEN GOLF CART ENDS UP IN SHORES DRIVEWAY

Miami Herald (MH) - SUN June 26, 1994

By: Herald Staff

Edition: FINAL Section: NEIGHBORS NE Page: 24

Word Count: 947

...a deep cut.

A MAN GRABBED five weed trimmers and ran out of the Sears store in the Aventura Mall, 19501 Biscayne Blvd., on Tuesday. The thief and got away with merchandise valued at \$370. In addition, someone stole a purse valued at \$200 that had been left...

...s food court. The owner was eating when someone grabbed the purse, which contained \$27, credit cards and identification.

NORTH BAY VILLAGE

A \$135.66 Florida Power & Light payment was stolen out of a...

22/3,K/9 (Item 2 from file: 702)
DIALOG(R)File 702:Miami Herald
(c) 2002 The Miami Herald Publishing Co. All rts. reserv.

04003661

LET'S BOTTLE THIS PLACE AND SELL IT

Miami Herald (MH) - THU JAN 15 1987

By: LINDA CICERO Herald Food Writer

Edition: FINAL Section: FOOD Page: 15E

Word Count: 802

... served from 5 to 10 p.m. Monday through Saturday. At other hours (the wine store is open from 10 a.m. to 10 p.m. except Sundays), sandwiches, salads and soups are available. Credit Cards: All major Smoking: No designated section, but smoking is discouraged Handicapped access: Good Linda Cicero, who dines anonymously at Herald...

... to zero stars, taking into consideration quality of food, service, presentation and ambiance balanced against price.

**** Excellent *** Very good

** Good * Fair Zero: Poor

22/3,K/10 (Item 1 from file: 704)
DIALOG(R)File 704:(Portland)The Oregonian
(c) 2002 The Oregonian. All rts. reserv.

08152339

ALOHA POLICE REPORT *SEVEN TEEN-AGERS FROM

Oregonian (PO) - THURSDAY, June 1, 1995

Edition: FOURTH Section: WEST ZONER TIGARD HILLSBORO BEAVERTON

Page: 08

Word Count: 3,116

TEXT:

...m. May 26 and 8 a.m. May 26. The briefcase and purse contained a calculator, cellular phone, several credit cards, blank checks and IDs valued at about \$600.

*A burglar pried open a locked door with what appeared to be a screwdriver and stole **items** **valued** at more than \$3,500 from a house in the 9500 block of Southwest Duncan...

... Southwest 113th Avenue. The owner apparently scared off the burglars when she returned from the **store**. Construction workers nearby said they saw two long-haired, teen-age boys climb a fence...and the recently formed Capital Center. POLICE REPORT *Three video recorders, stereo equipment and other **items** **valued** at more than \$2,500 were taken May 20 or 21 from a house in...

22/3,K/11 (Item 2 from file: 704)
DIALOG(R)File 704:(Portland)The Oregonian
(c) 2002 The Oregonian. All rts. reserv.

08096343

ALOHA POLICE REPORT RECORDS

Oregonian (PO) - THURSDAY, April 6, 1995
Edition: FOURTH Section: WEST ZONER Page: 10
Word Count: 3,891

TEXT:

...to rule on a petition from the owners of D.K. Wilds, an adult video **store**, that asked the court to prevent Beaverton from enforcing its ban on private viewing booths while the matter is in court. He gave the **store** owners 10 more days to provide information, followed by 30 days for the city.

ACTIVIST POLICE REPORT *A weight bench, coffee table, end table, mirrors and other **items**, **valued** at \$800, were reported stolen March 29 from the garage of a home in the...

...A home in the 10900 block of Southwest Butner Road was burglarized March 25. The **value** of **items** stolen has yet to be determined. *A package containing a \$2,500 computer was reported...

...from the garage of a home in the 12200 block of Northwest Coleman Drive. The **value** of the **items** has yet to be determined. *Plants and ceramic pots, valued at \$251, were stolen at...

... taken just before closing time March 29 from a cage at Linn's Farm & Garden **Store**. **Store** employees said two boys about 14 years old were seen loitering near the enclosure and...from a home in the 200 block of Northwest 182nd Avenue.

*Cash, stamps and a **credit card**, valued at \$98, were reported stolen March 26 from Tualatin Valley Junior Academy, 21975 W...

... a meat cleaver, dagger, refrigerator, stereo equipment, citizens band radio, tools, money, jewelry and other **items**, **valued** at more than \$11,266, were reported stolen March 25 from a home in the...no sign of forced entry.

*A backpack containing a wallet, jewelry, keys and other miscellaneous **items**, **valued** at \$120, was stolen between 6:40 a.m. and 1 p.m. March 31
...

... court-appointed lawyer's fees, \$300 in fines and restitution in an amount to be **determined** for fraudulent use of a **credit card**, possession of a controlled substance and second-degree criminal mischief.
*Jack Lynn Church, 40, of...

22/3,K/12 (Item 3 from file: 704)
DIALOG(R)File 704:(Portland)The Oregonian
(c) 2002 The Oregonian. All rts. reserv.

07814383

ALOHA NEWS IN REVIEW COP STATION:

Oregonian (PO) - THURSDAY, November 10, 1994

TEXT:

...between 3 p.m. and 3:20 p.m. Nov. 6. The clerk said the **store** was full of customers and he believed the money was taken when he had to...

... door to reach inside and unlock the door knob. Stolen were a wallet containing numerous **identification cards** and **credit cards**, a 14-carat gold ring with three diamonds and a ruby, a silver ring with...

... earrings, two women's gold watches, a gold tennis bracelet and a jar of coins. **Value** of the stolen **items** was nearly \$1,900. *A mountain bike with a baby seat on back, a television...

... forced entry, but the resident believed she might have left a window unlocked. The stolen **items** were **valued** at \$1,745. *Someone broke a window and got inside a residence in the 11800...

22/3,K/13 (Item 4 from file: 704)
DIALOG(R) File 704: (Portland) The Oregonian
(c) 2002 The Oregonian. All rts. reserv.

07800454

DAMASCUS NEWS IN REVIEW DRUG FREE: THE 405
Oregonian (PO) - THURSDAY, October 27, 1994
Edition: FOURTH Section: EAST ZONER Page: 03
Word Count: 2,190

TEXT:

... on an accusation of second-degree burglary in connection with a robbery of a Gresham **store**. He was arrested at the Inverness Jail, where he is being held on another charge...

...Oct. 17. Jewelry, valued at \$2,000, was taken, as well as a CB radio, **valued** at \$125. *Burglars stole numerous **items**, including a car, while a family slept in a house during the early morning of...

... keys, a compact disc player, two sets of golf clubs, two golf bags, binoculars, miscellaneous **credit cards** and **identification cards**, cash, 13 compact discs, clothing and a gold chain, valued at \$3,316.
*Someone sprayed...

...the cap \$15.
*Someone spray-painted graffiti on several areas of the Food-4-Less **store**, 2441 E. Powell Blvd., between 8 p.m. Oct. 20 and 1:30 p.m...

22/3,K/14 (Item 1 from file: 713)
DIALOG(R) File 713: Atlanta J/Const.
(c) 2002 Atlanta Newspapers. All rts. reserv.

08732080

PERSONAL BUSINESS School smarts Holding the line: Expenses can be considerable as kids get ready again to hit the books, but parents can ease the pain by shopping wisely, budgeting and being realistic. A way of life Hunting takes time
Atlanta Constitution (AC) - Monday, August 19, 1996
By: Vikki Ramsey Conwell FOR THE JOURNAL-CONSTITUTION
Section: BUSINESS Page: E/1
Word Count: 1,193

CAPTION:

... the entire semester or quarter, and if they are allowing the child to use a **credit card**, a strict monthly limit should be set. > Once you've established a dollar figure, let your children help you list the **items** and **prices** of the things they feel they need for school. Set priorities,

and emphasize that sticking...

...for a \$60 pair. > Take your children shopping. Point out the benefits of sales, discount **stores** and **layaway**. Show them how to **identify** quality merchandise, and discourage them from buying trendy clothing or shopping impulsively. Stick to the...

... in savings The Dreher's save money on school clothes by bargain-hunting at yard sales, **store** closings and special sales. Here's a rundown of what they saved on some recent purchases: **Item** how purchased.. regular **price** .. paid....saved 2 pair, boys' Levi jeans.. yard sale..... \$42.00.....\$2.....\$40 1 pair, Spalding leather sneakers..... **store** closing..... \$24.99.... \$4.49.. \$20.50 2 pair, Montana blue jeans..... discount retailer....\$70...

... end of season..... \$20.00.....\$5.00..\$15.00 1 pair, Flexwalk leather dress shoes.... **store** closing..... \$29.99.....\$4.49..\$25.50 Source: Staff research / PATRICK FOX / staff Color photo...

22/3,K/15 (Item 2 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
(c) 2002 Atlanta Newspapers. All rts. reserv.

08606130

PERSONAL BUSINESS NEWS For KIDS Just in time for Earth Day . . . Kids ask

How does a...CASH MACHINE WORK? - Kyra Dixon, 12, Atlanta, Camp Creek

Middle School, College Park

Atlanta Constitution (AC) - Monday, April 15, 1996

By: Mickey Higginbotham

Section: BUSINESS Page: E/3

Word Count: 646

CAPTION:

...Chart

Chart: Automatic deduction A lot of **stores** and restaurants are starting to let customers use their **ATM cards** like **credit cards**. For example, at some grocery **stores**, your parents can slide their **ATM** card through a magnetic reader, enter their PIN and punch "yes" to approve the purchase amount. With a **point -of- sale ATM** transaction, the **purchase price** is automatically deducted from your bank account. That's different from a **credit card** transaction, in which a bill is mailed to you at a later date. Illustration: CASH MACHINE AT WORK 1. Card holder initiates transaction at an **ATM** machine, using an **ATM** card and private PIN (personal identification number). 2. **ATM** owner sends transaction inquiry to a network computer processing facility. 3. The network **determines card** holder's **financial** institution and electronically communicates inquiry. 4. **Card** holder's **financial** institution receives inquiry, then: a) Verifies PIN b) Checks availability of funds c) If authorized, deducts the funds from the account. 5. **Card** holder's **financial** institution sends approval or denial information back to network computer processing facility. 6. Network sends the approval or denial back to the originating **ATM** location. 7. **ATM** "gives the card holder the funds or information originally requested in Step 1, along with ...

25/3,K/1 (Item 1 from file: 640)
DIALOG(R)File 640:San Francisco Chronicle
(c) 2002 Chronicle Publ. Co. All rts. reserv.

11625068

HOW PROVIDIAN MISLED CARD HOLDERS

San Francisco Chronicle (SF) - SUNDAY, May 5, 2002
By: Sam Zuckerman\, Chronicle Economics Writer\
Edition: FINAL Section: NEWS Page: A1\
Word Count: 1,852

TEXT:

In a memorandum to senior executives of Providian Financial Corp., the giant San Francisco **credit card** company, founder Andrew Kahr stressed the guiding principle that had made the firm one of...

...have gotten businesses into trouble -- ranging from hidden long-distance fees to unfair late-payment **credit card** charges -- are a matter of public record. But rarely does the public get to peer...

...of memos to top Providian executives offering detailed advice on just about every aspect of **credit card** marketing. When 10 Kahr memos were introduced as evidence in the 1999 California lawsuit against...

...to Executive Vice President David Alvarez, who had day-to-day responsibility for Providian's **credit card** business: "Making people pay for access to credit is a lucrative business wherever it is...

...prickly personality. He invented the idea of a combined brokerage and checking account with a **debit card**, an idea adopted by Merrill Lynch as its wildly successful cash management account. In the early 1980s, Kahr started a **credit card** company in San Francisco called First Deposit Corp., which eventually became Providian. But Kahr hated...s memos from the late 1990s are full of ideas on how to mask the **costs** of **products** and services. In a July 1998 memorandum to Alvarez and Dawn Greiner, the head of new product development, Kahr urged the company not to tell customers that some **credit cards** don't have "grace periods," a limited time for paying off balances before finance charges...

...one case cost \$96 per year. In a September 1998 memo to Mehta, Kahr advised **calculating** the **credit** protection charge as a percentage of the customer's credit line. "The (credit protection) fee...

...the law by, for example, charging customers for add-on products they hadn't ordered. (**Providian denies** that it ever deliberately "slammed" customers.) But he gave no ground on the principle of...

...told what interest rate they would be charged and marketing of a "no annual fee" **credit card** that forced customers to buy **credit** protection. Consumer advocates say the documents confirm their darkest suspicions about consumer finance companies. "We...

25/3,K/2 (Item 1 from file: 715)

DIALOG(R)File 715:Christian Sci.Mon.

(c) 2002 Christian Science Monitor. All rts. reserv.

09359717

GOING ONCE . . . GOING TWICE . . . SOLD! ... TO THE MAN WITH THE HIGH-
SPEED MODEM

Christian Science Monitor (CH) - Monday, July 19, 1999

By: Eric C. Everts, Staff writer of The Christian Science Monitor

Edition: ALL Section: FEATURES, WORK & MONEY Page: 11

Word Count: 824

TEXT:

... Mercata.com, for instance, auction lots of electronic goods, sporting goods, appliances, and more. The **goods** start at a fixed **price**, which drops as more buyers take the deal. Priceline.com lets you name your price ...

... paying too much, says Jeff Zygmunt, a Salem, N.H., resident who has bid on **items** several times only to see **prices** soar beyond retail. "A lot of things were going at pretty high prices," he says...

... sites require users to register before listing something for sale or bidding. Most require a **credit card** for **identification** to register. Users leave comments and ratings, good and bad, about each other in the...
...zero to 5 percent of the transaction price) to hold your money while the seller **sends** you the product. Then you **approve** before the seller gets paid. Some sites are be359717

?ds

Set	Items	Description
S1	911	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?)(3N)(PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	106	S1(3N)(CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S3	2808	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?)(5N)(GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITEMS) OR PURCHASE()PRICE?
S4	1129	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL)(5N)(CARD? ? OR TOKEN? OR INSTRUMENT?)
S5	8610	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W)(SALE? ? OR SERVICE? OR PURCHASE?)
S6	4395	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENIAL OR DENIE? OR DECLINE? OR REJECT?
S7	253	S6(5N)(TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	4	S2 AND S3
S9	32	S1 AND S3
S10	22	S9 NOT PY>1998
S11	20	S10 NOT PD=19970321:19971231
S12	4	S9 AND S4
S13	0	S12 NOT S9
S14	3	S9 AND (S5 OR S7)
S15	0	S14 NOT S9

8/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00126313 DOCUMENT TYPE: Review

PRODUCT NAMES: B2B Marketplaces (842338); Mortgages (832235)

TITLE: Ultraprise and Pedestal At Home In the Mortgage Market

AUTHOR: Staff

SOURCE: Upside, v124 p152(3) Aug 2000

ISSN: 1052-0341

HOME PAGE: <http://www.upside.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Ultraprise, a marketplace that allows online trading of mortgages in secondary markets, and Pedestal, another leading player in the secondary mortgage B2B space, both operate in a market that traded \$20 trillion in secondary mortgages during 1999, as compared with \$1.2 trillion in the primary loan-origination market. Ultraprise is an advanced e-marketplace that provides a secure trading environment that facilitates data flow and offers business tools that allow executives to make informed decisions for executing mortgage trades. According to David Levine, founder of Ultraprise, the company aims to 'shorten cycle times and level the technology playing field to permit executives to focus on what's important: **product** and **price**.' Members use the Ultraprise spreadsheet template to submit loan pools over the Internet. Transaction software immediately formats data uniformly and posts it on the trading exchange. Pedestal, which was founded by Yung Lim, a designer of mortgage and bond analytics, leverages the whole **loan** market to **create** more liquidity through the Internet. Price discovery and bidding are faster. Most loans are nonconforming loans that cannot be guaranteed by Fannie Mae or Freddie Mac.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: B2B Marketplaces; E-Commerce; Financial Institutions;
Mortgages

REVISION DATE: 20010430

8/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00100148 DOCUMENT TYPE: Review

PRODUCT NAMES: CA-ACCPAC for Windows (653047); ACCPAC Simply Accounting 3.0 Windows (017809); Visual AccountMate 3.1 (585955); UA Corporate Accounting Windows 95 & Windows NT (653551); MYOB Macintosh & Windows (260592)

TITLE: The Check is in the Mail!

AUTHOR: Bellone, Robert H

SOURCE: Accounting Technology, v13 n2 p26(18) Feb/Mar 1997

ISSN: 1068-6452

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

Computer Associates International's Accpac for Windows and Simply Accounting 3.0, AccountMate Software's Visual AccountMate 3.1, Advanced Software Development's UA Corporate Accounting, and Best!Ware's MYOB are

among many accounts receivable and accounts payable products described. Many AP/AR programs now allow accountants to accept electronic **payment** transfer, do unlimited **account** distributions, and **create** an infinite number of ship-to addresses for one account. They also offer advanced drill-down features that take users back to the first entry made, and can easily import/export financial data to other programs for more analysis. Users can post transactions to future accounting periods and use electronic data interchange (EDI) to send/receive such items as invoices and purchase orders. Other features provided in some programs are the ability to add customers and vendors on an ad hoc basis regardless of the accounting module being used. Accpac's AP module provides flexible payment controls, including the ability to place a hold on an individual vendor. Simply Accounting provides a view of a vendor's balance and year-to-date totals. Visual AccountMate provides features formerly only available on mainframes or minicomputers, including Transaction Rollback. U.A. Corporate Accounting integrates with all Microsoft Office and BackOffice applications, and MYOB is a low- **cost** , feature-rich program and a **good value** .

COMPANY NAME: Computer Associates International Inc (081957); ACCPAC International Inc (649775); AccountMate Software Corp (369128); Advanced Software Development Corp (613193); MYOB US Inc (315885)
SPECIAL FEATURE: Screen Layouts Buyers Guides
DESCRIPTORS: Accountants; Accounting; Accounts Payable; Accounts Receivable; Apple Macintosh; EFT (Electronic Funds Transfer); General Ledger; IBM PC & Compatibles; MacOS; Windows; Windows NT/2000
REVISION DATE: 20020227

8/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00099946 DOCUMENT TYPE: Review

PRODUCT NAMES: Up Your Cash Flow 3.0 Windows (238708)

TITLE: Keep Your Cash Flow in Check: Up Your Cash Flow 3.0
AUTHOR: Yakal, Kathy
SOURCE: Computer Shopper, v17 n2 p494(2) Feb 1997
ISSN: 0886-0556
HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: C

Granville Publications Software's Up Your Cash Flow 3.0 offers small businesses financial planning services in this update of an existing software program for the PC. With Up Your Cash Flow 3.0, business owners can project variables such as sales, **costs** of **goods** , financing arrangements, and **cost** flow/profitability. In addition, Up Your Cash Flow generates financial reports to aid in both short- and long-term financial planning. Through the use of wizards, Up Your Cash Flow walks users through the definition of an organization and the **generation** of **financial plans** , requesting necessary data and figures to complete forecasts and projections. New features include quarterly cash flow reports, a short method for entering expenses, and a cash flow Year-to-Date Report. Although these additions add to overall capabilities, there are many downsides, including the use of overly sophisticated terminology, outdated toolbar icons, and the overall feel of the program. Considering the hefty price tag, Up Your Cash Flow does not perform some basic functions such as the formatting and customization of reports as well as other state-of-the-art Windows programs.

PRICE: \$200

COMPANY NAME: Granville Publications Software (472808)
SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Cash Management; Financial Reporting; Forecasting; IBM PC &
Compatibles; Sales Analysis; Small Business; Windows
REVISION DATE: 20000430

8/5/4

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00083613 DOCUMENT TYPE: Review

PRODUCT NAMES: Home Buyers' Companion Windows (587176); Homebuyer's Guide
Windows (587184); Key Negotiator Windows (587192)

TITLE: Home Buyer's Helper

AUTHOR: Price, Lisa Price, Jonathan

SOURCE: FamilyPC, v2 n9 p204(6) Nov 1995

ISSN: 1076-7754

HOME PAGE: <http://www.family.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

Three software packages are featured to ease the task of purchasing a new home. Parsons' Home Buyers' Companion features calculation routines to **determine** interest **payments**, mortgage **options**, closing costs, and more. The Homebuyer's Guide from Books That Work is a virtual font of information for homebuyers. The Guide includes mortgage calculations, what-if analysis for refinancing, closing cost calculations, real estate forms, and even a database for recording prospective properties. SoftKey's Key Negotiator is a more limited product which focuses squarely on the negotiation aspects of home buying. This software includes calculation routines to determine the buyer's ability to qualify, plus a user-defined database of prospective houses and closing **cost** determination. All **products** are available on Windows diskette.

COMPANY NAME: Learning Co (367346); Sierra On-line Inc (233293)

SPECIAL FEATURE: Screen Layouts Buyers Guides

DESCRIPTORS: Amortization; Families; Financial Calculations; Financial
Planning; IBM PC & Compatibles; Personal Finance; Real Estate
Investment; Windows

REVISION DATE: 20020321

11/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

02608271 DOCUMENT TYPE: Company

Highland Technologies Inc (608271)

4831 Walden Ln
Lanham, MD 20706 United States
TELEPHONE: (301) 306-8200
TOLL FREE TELEPHONE NUMBER: (800) 306-8266
FAX: (301) 306-8201
HOMEPAGE: <http://www.htech.com>

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation

EQUITY TYPE: Private

STATUS: Active

Highland Technologies Incorporated is a leading developer of database and image management technologies. The firm offers a full range of document image management software, both custom-built applications and shrink-wrapped solutions, in addition to providing complete application development services to private industry and government. A pioneer in imaging, Highland has built a strong reputation by understanding and fulfilling the needs of its customers. Its experienced team of engineers develops products to meet the diverse requirements for workgroup, departmental, and enterprisewide imaging applications, which appeal to the distribution channel system, system developers, and end users. It offers two primary products, HighView and HighView ST, which are customarily implemented to facilitate increasingly efficient order, claims, or application handling in operational areas that have traditionally been paper-intensive. Typical implementations include the processing of **loan** applications, invoices, insurance and medical claims, as well as traffic tickets. These **products** reduce the storage **costs** associated with paper files and enhance productivity by providing real-time access to warehouses of corporate data.

NUMBER OF EMPLOYEES: 40

SALES: NA

DATE FOUNDED: 1987

PERSONNEL: Dearie, Doug, Chief Executive Officer; Muller, Carl, VP;
Muller, Carl, Marketing Director; Neff, Mark, Sales Manager;
Shorpsire, Roger, Product Development

DESCRIPTORS: Image Storage; Workflow

REVISION DATE: 20000921

11/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

02526169 DOCUMENT TYPE: Company

Credit Management Solutions Inc (526169)

5950 Symphony Woods Rd #301
Columbia, MD 21044 United States
TELEPHONE: (410) 740-1000
TOLL FREE TELEPHONE NUMBER: (800) 777-2674
FAX: (410) 740-1540

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation

STATUS: Not Available

Founded in 1987, Credit Management Solutions (CMSI) provides credit automation and **loan** marketing software solutions to medium and large size financial institutions. CMSI's products, CreditRevue and CrossSell, answer the consumer lending industry's dual need to attract more business while improving credit quality. As the principals in a major automobile finance/leasing company, the founders of CMSI were faced with expanding their customer base without increasing credit risk. As one of several finance companies vying for dealer business, they had to stay competitive through a strategy of offering tiered **pricing** and multiple **loan products**. The founders of CMSI realized that they needed automation to meet their requirements. Selecting an open systems environment in which to work, the first version of CreditRevue was engineered and implemented in their own lending environment. After two years of refining the software, the decision was made to market the software nationally to other financial institutions. Today, CMSI still embraces its original mission: to provide reliable, technologically advanced software and services that set the standard for middle to high-volume credit processing environments.

NUMBER OF EMPLOYEES: 20

SALES: NA

DATE FOUNDED: 1987

PERSONNEL: De Francesco, James R, President; Frieman, Scott L, VP;
Riordan, Chip, Sales Manager; Meehan, Patty, Finance Director; Weil,
Nancy, Marketing Director

DESCRIPTORS: Credit Analysis; Financial Institutions

REVISION DATE: 19950228

11/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01746606 DOCUMENT TYPE: Product

PRODUCT NAME: BusinessVision 32 (746606)

BusinessVision Management Systems Inc (484211)
4100 Main St #300
Philadelphia, PA 19127 United States
TELEPHONE: (215) 508-3452

RECORD TYPE: Directory

CONTACT: Sales Department

BusinessVision 32 from BusinessVision Management Systems is a complete accounting system for Windows platforms. Modules include Accounts Receivable, Accounts Payable, General Ledger, Purchase Order, Payroll, Sales Analysis, Order Entry, Budgets & Forecasts, Purchase Analysis, and Job Costing. BV 32 is tightly integrated with Microsoft (R) Office. The system features automatic posting that eliminates outdated entries and the need for month-end batching of transactions. All modules automatically create the required journal entries. Invoices and purchase orders automatically calculate effects on other accounts, as well as the costs, taxes, and freight charges. The AR system offers special features such as: drill-down to general ledger; calculation and verification of discounts; links to GoldMine's contact manager; direct customer e-mails; account histories with five configurable aging periods; flagging and linking functions for multiple-item payments; territory codes; sales tax calculations, including Canadian sales taxes; and user-defined search key. The AP module also supports: 1099 forms; ability to view closed purchase

orders; and partial **payments** and on- **account payments** . The general ledger accomodates 40,000 accounts with 1-5 digit format account IDs, with unlimited transactions per account. Journal entries can list 198 transaction lines per entry. GL reports include income statement, balance sheet, comparative performance, and bank reconciliation. Inventory Control lets users: browse stock codes and item descriptions; track vendor part numbers and **costs** by **item** ; and control inventory for multiple warehouses. Inventory supports: two tax indicators for billing; 25-character serial numbers; 15-character stock codes; and fractional inventory.

DESCRIPTORS: Inventory; Accounting; Accountants; Payroll; General Ledger;
Accounts Payable; Purchase Orders; **Financial** Reporting; Job Costing;
Sales Analysis

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows; Windows NT/2000; Excel; 1-2-3

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Cross Industry, Accountants

PRICE: Available upon request

OTHER REQUIREMENTS: 32MB RAM; Win 9x+ required

REVISION DATE: 010131

11/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

01701726 DOCUMENT TYPE: Product

PRODUCT NAME: VisionPLUS 2.5 (701726)

PaySys International Inc (635154)

1 Meca Way #150

Norcross, GA 30093 United States

TELEPHONE: (770) 564-5698

RECORD TYPE: Directory

CONTACT: Sales Department

VisionPLUS 2.5, incorporating the features from the CardPac and VISION21 systems, is the first system to handle retail, bankcard and consumer **loans** , all in one system. The integrated card management solution offers account processing, merchant acquiring, cardholder billing and management, promotions and co-branding, MasterCard, Visa and Europay compliance and customer service modules. The system: (1) designs, inputs, processes and tracks credit and debit applications to specific criteria; (2) defines customer service strategy for any type of inbound request; (3) provides real-time account information for collections and includes tools for measuring the effectiveness of collection strategies; (4) analyzes card base via data warehouse solutions for informed decision making; (5) includes extensive reporting capabilities for tracking activities and performance measurements; (6) offers multiple **products** , multiple **payment terms** and special **pricing** to individual groups; (7) processes incoming/outgoing chargeback transactions for Europay, MasterCard and Visa; (8) supports merchant posting, settlement and reporting processes for both bankcard and retail merchants; and (9) offers a front-end data collection, processing, compliance and routing mechanism for monetary and nonmonetary transactions. The software enhances the marketability and profit potential of the entire credit-card operation. It also: (1) helps track and prevent fraud; (2) targets and prioritizes collectable accounts; (3) retains customers through improved customer service and value-added programs; (4) processes receivables quickly and efficiently; and (5) processes authorizations more effectively by automating the decision making and providing faster more accurate responses.

DESCRIPTORS: Credit Cards; Banks; Retailers; Billing; Accounting;
Financial Institutions; Collections Management

HARDWARE: IBM AS/400; UNIX; Sun; HP; IBM Mainframe
OPERATING SYSTEM: OS/400; Solaris; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Mini; Workstation
POTENTIAL USERS: Banks, Credit Card Processors, Retailers, Financial
Institutions
DATE OF RELEASE: 11/95
PRICE: Available upon request

NUMBER OF INSTALLATIONS: 45
DOCUMENTATION AVAILABLE: User manuals; online documentation
TRAINING AVAILABLE: On-site training; training; training at vendor
location; Internet support; technical support; bulletin board support;
telephone support
OTHER REQUIREMENTS: AS/400 - 64MB, Sun - 256MB RAM required
SERVICES AVAILABLE: Conversion; maintenance; consulting
REVISION DATE: 981013

11/5/5

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01670634 DOCUMENT TYPE: Product

PRODUCT NAME: OrderManager 3.0 (670634)

SpaceWorks Inc (634433)
51 Monroe St
Rockville, MD 20850-2421 United States
TELEPHONE: (301) 251-4136

RECORD TYPE: Directory

CONTACT: Sales Department

OrderManager 3.0 is an electronic commerce application that turns a corporation's order processing, management and fulfillment operations into an electronic ordering channel that directly links supply chain partners to information in back-end systems over the Internet, intranets or extranets. It provides large enterprises across any industry segment with faster and more efficient order processing, lower transaction costs, reduced or eliminated paperwork and increased productivity. Features include: (1) a fully-searchable, multimedia product catalog; (2) enhanced searching capabilities that support multi-parametric searching; (3) secure, real-time product inventory availability; (4) order approval functionality; (5) immediate reseller-specific **pricing**; (6) real-time **product** allocation; (7) cross-marketing of related products and cross-sell links to related or complementary products; (8) multiple shipping/delivery options including drop shipments; (9) real-time status of previously-placed orders; (10) instant links to UPS and Fed Ex Web-based tracking systems; and (11) up-to-date summary of customer sales and accounts payable information. Functions include: (1) powerful and customizable GUI; (2) proven back-end systems integration; (3) comprehensive user enrollment and registration; (4) secure order entry and submission; (5) multiple **payment options**; and (6) easy-to-use account and operations administration.

DESCRIPTORS: Internet Marketing; Catalogs; Intranets; Order Fulfillment;
Order Entry; Distribution Management; Shipping

HARDWARE: HP; Sun; IBM PC & Compatibles
OPERATING SYSTEM: HP-UX; Windows NT/2000; UNIX; Solaris
PROGRAM LANGUAGES: C++; HTML; Java
TYPE OF PRODUCT: Mini; Micro; Workstation
POTENTIAL USERS: Large Enterprises, Cross Industry

DATE OF RELEASE: 01/95
PRICE: \$100,000 - \$250,000; annual maintenance - 18% of license fee; demo
disk available

DOCUMENTATION AVAILABLE: Reference manuals; user manuals
TRAINING AVAILABLE: Training for administrators and developers; Internet
support; hotline support; telephone support; technical support
OTHER REQUIREMENTS: 20MB RAM; Web browser; ODBC-compliant, Informix or
Oracle database required
SERVICES AVAILABLE: Consulting; integration
REVISION DATE: 981222

11/5/6

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01471305 DOCUMENT TYPE: Product

PRODUCT NAME: Real Net Cost Ownership/Depreciation (471305)

Dynacomp Inc (095443)
4560 E Lake Rd
Livonia, NY 14487 United States
TELEPHONE: (585) 346-9788

RECORD TYPE: Directory

CONTACT: Sales Department

Real Net Cost Ownership/Depreciation calculates the actual **cost** of owning such depreciating **items** as boats, automobiles, recreational vehicles (RVs), machinery and other durable goods. Using the system, users will be better equipped for making such wise financial decisions as determining whether or not an item has any real useful economic life left. The program also helps users understand the influence of the various economic factors (for example, price, length of service, depreciation rate, down **payment**, interest and **term**). Depreciating durable goods' investments usually does not result in growing equity. Therefore the goal is to minimize the actual cost. To do this, users need to consider all of the costs, not just monthly payments. The package is fully menu-driven and easy to use.

DESCRIPTORS: Depreciation; Tax Planning; Financial Calculations

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: MS-DOS
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
PRICE: \$29.95

DOCUMENTATION AVAILABLE: User manuals
TRAINING AVAILABLE: Training; telephone support; hotline support;
technical support
OTHER REQUIREMENTS: 256K RAM required
SERVICES AVAILABLE: Consulting
REVISION DATE: 960910

11/5/7

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01470856 DOCUMENT TYPE: Product

PRODUCT NAME: Business Pack (470856)

Dynacomp Inc (095443)
4560 E Lake Rd

Livonia, NY 14487 United States
TELEPHONE: (585) 346-9788

RECORD TYPE: Directory

CONTACT: Sales Department

Business Pack is a large collection of ready-to-run programs for various business calculations. The collection includes Interest apportionment by rule of 78s, Annuity computation, Time between dates, Day of year a particular date falls, Interest rate on lease, Break-even analysis, Straight-line depreciation, Sum-of-the-digits depreciation, Declining-balance depreciation, Double-declining-balance depreciation, Cash flow vs. depreciation tables, prints RAPIDFORMS checks along with daily register, Checkbook maintenance, Mortgage amortization table, Computes time needed for money to double, triple, etc., Determines salvage value of an investment, Rate of return on investment with variable inflows, Rate of return on investment with constant inflows, Effective interest rate of a **loan**, Future value of an investment, Present value of a future amount, Amount of payment on a **loan**, Equal withdrawals from investment to leave 0 over, Simple discount analysis, Equivalent & nonequivalent dated values for obligation, Present value of deferred annuities, Percent markup analysis for **items**, Sinking-fund amortization, **Value** of a bond, Depletion analysis, Black Scholes options analysis, Expected return on stock via discounts dividends, Value of a warrant, Value of a bond, Estimate of future earnings per share for company, Computes alpha and beta variables for stock, Portfolio selection model, Option-writing computations, Value of a right, Expected-value analysis, Bayesian decisions, Value of perfect information, Value of additional information, Derives utility function, Linear programming solution by simplex method, Transportation method for linear programming, Economic order quantity inventory model, Single-server queueing model, Cost-volume-profit analysis, Conditional profit tables, Opportunity loss tables, Fixed quantity economic order quantity model, Same but with shortages permitted, Same but with quantity price breaks, Cost benefit waiting-line analysis, Net cash flow analysis for simple investment, Profitability index of a project, Cap. Asset. Pr. Model analysis of a project, Weighted average cost of capital, True rate on **loan** with compensating balance required, True rate on discounted item, Merger analysis computations, Financial ratios for a firm, Net present value of project, Laspeyres price index, Paasche price index, Constructs seasonal quantity indices for company, Time series analysis linear trend, Time series analysis moving-average trend, Future price estimation with inflation, Mailing list, Letter-writing, Sorts list of names, Shipping label maker, Name label maker, DOME business bookkeeping, Computes week's total hours from timeclock, In-memory accounts-payable, Generate invoice on screen and print, In-memory inventory control, Computerized telephone directory, Time use analysis, Use of assignment algorithm for optional job assign, In-memory accounts receivable, Compares three methods of repayment of **loans**, Computes gross pay required for given net, Computes selling price for given after-tax amount, Arbitrage computations, Sinking-fund depreciation, Finds UPS zones from Zip code, Types envelopes, Automobile expense analysis, Insurance policy file, In-memory payroll and others.

DESCRIPTORS: Financial Calculations; Depreciation; Amortization; Time Series; Financial Analysis

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: MS-DOS
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
PRICE: \$99.95

DOCUMENTATION AVAILABLE: Included with package
TRAINING AVAILABLE: Training; telephone support; hotline support;
technical support
OTHER REQUIREMENTS: 256K RAM required
SERVICES AVAILABLE: Consulting
REVISION DATE: 960910

11/5/8

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01326054 DOCUMENT TYPE: Product

PRODUCT NAME: VERSYSS Materials Management System 6.10 (326054)

VERSYSS Commercial Systems LLC (505579)
140 Gould St
Needham Heights, MA 02494 United States

RECORD TYPE: Directory

CONTACT: Sales Department

VERSYSS Materials Management System 6.10 is a complete information processing system designed to meet the operational and management needs of today's materials management retailer, wholesaler or distributor. All point of sale (POS) transactions are streamlined through one easy-to-use entry screen. It monitors inventory balances and customer credit information on an online basis. From this information, the system can generate a sophisticated array of management reports. The program's online and fully integrated sales counter invoicing application provides solid cash flow and customer service capabilities. Through one easy-to-use entry screen, all transactions (store charges, cash sales, credit memos, special orders, transfers, etc.) can be processed quickly. Pricing is calculated automatically and desired margins are monitored on a customer-by- **item** basis. The software provides instant **price** look-up and **item** availability through its fully integrated Inventory Control application. Statistical reports on costs, stock status, turnover, margins and sales lets users better analyze and control those items which are most profitable and those items which are cutting into the bottom line. Up to eight pricing levels, complete with quantity breaks and multiple units of measure, are provided for each **item**, combined with one of six **pricing** methods. Credit control is greatly enhanced due to the ability to set both customer credit limits and authorization limits for large cash credit and charge transactions. The fully integrated Accounts Receivable application gives users the ability to track customer receivables by open invoice or balance forward with flexible **term** discounting and **finance** charge **options** per customer. Other add-on applications include: (1) Purchase Orders; (2) Bill of Materials; (3) 24-Month Sales Analysis; (4) Accounts Payable; (5) General Ledger; and (6) Payroll.

DESCRIPTORS: Point of Sale; Inventory; Building Materials; Lumber
Management; Retailers; Wholesalers; Distributors; Order Fulfillment;
Pricing

HARDWARE: 80386; 80486; IBM PC & Compatibles; IBM

OPERATING SYSTEM: UNIX; AIX

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Mini; Micro; Workstation

POTENTIAL USERS: Materials Management Retailers, Wholesalers, Distributors

DATE OF RELEASE: 1974

PRICE: Available upon request

NUMBER OF INSTALLATIONS: 1400

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: Training; on-site training; training at vendor
location

OTHER REQUIREMENTS: 2-32MB RAM required

SERVICES AVAILABLE: Hardware sales; supplies

REVISION DATE: 980313

11/5/9

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

01064017 DOCUMENT TYPE: Product

PRODUCT NAME: H&S/Account Analysis (064017)

Hamilton & Sullivan Ltd (656909)
55 W Port Plaza #555
St Louis, MO 63146 United States
TELEPHONE: (314) 682-6000

RECORD TYPE: Directory

CONTACT: Sales Department

H&S/Account Analysis from Hamilton and Sullivan is a client/server system for corporate account analysis and billing. Users can take advantage of several management and operational reports that can increase fee income, as well as improve operations. The product lets providers give their clients a clear and comprehensive analysis statement. The **product** offers flexibility in **pricing** of services both from an account and relationship perspective, providing the ability to accommodate requests for pricing which deviate from the standard. H&S/Account Analysis includes standard reports and a full- featured report writer, which can access every data element in the system. The standard report includes balance and service variance reports and fee administration reports. The system integrates with host deposit and general ledger applications, either on a batch or real-time basis. Users can prepare a billing statement each period that includes all services provided to the client, ensuring maximum revenue for services provided and reduced operating expenses.

DESCRIPTORS: Billing; **Financial** Reporting; **Accounts** Receivable;
Financial Institutions; Banks

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry, Billing, Financial Institutions with
Corporate Clients
PRICE: Available upon request

REVISION DATE: 000000

11/5/10

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01005596 DOCUMENT TYPE: Product

PRODUCT NAME: BUSINESS Order Entry/Billing (005596)

Bristol Information Systems Inc (001881)
PO Box 2297
Spring, TX 77383-2297 United States
TELEPHONE: (281) 465-9344

RECORD TYPE: Directory

CONTACT: Sales Department

BUSINESS Order Entry/Billing handles pre-bill or post-bill order processing from order entry through inventory and backlog control, to **accounts** receivable posting. Customer **credit** checking is available based on credit codes from the BUSINESS Accounts Receivable Customer File. Unlimited, 3-dimensional pricing options, including a **pricing** table based on **product** , **product** group, customer or customer group for an unlimited

number of quantities, are also available. Features include: (1) codes for taxable, exempt and mixed taxable customers; (2) user-defined sales tax rates and codes; (3) commission controls; (4) standard terms and F.O.B. docs on file; (5) processing of freight, labor and miscellaneous charges; (6) credit memos; (7) inventory status checking; (8) automatic adjustment of inventory balances; (9) back-orders; and (10) back-order fulfillments. The system also offers shipping reports and daily/weekly/monthly commission and sales tax reporting. All BUSINESS systems offer a lifetime warranty, multi-file/multi-user/multi-company capacities, unlimited file sizes and password security.

DESCRIPTORS: Order Entry; Billing; Credit Analysis; Order Fulfillment;
Network Software; LANs; Sales Tax; Retailers

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: MS-DOS; OS/2; NetWare
PROGRAM LANGUAGES: C
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry
DATE OF RELEASE: 1976
PRICE: \$995

NUMBER OF INSTALLATIONS: 175
DOCUMENTATION AVAILABLE: User manuals
TRAINING AVAILABLE: Telephone support; technical support
SERVICES AVAILABLE: Updates; warranty
REVISION DATE: 990512

11/5/11

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01002682 DOCUMENT TYPE: Product

PRODUCT NAME: SymAss (002682)

OdaTeam Ltd (677957)
Mala Nedelja 32
SI-9243 Mala Nedelja, Slovenja
TELEPHONE: () 622-295690

RECORD TYPE: Directory

CONTACT: Sales Department

OdaTeam's SymAss is a flexible business automation system for insurance companies that is offered in desktop and Internet-hosted versions. The system offers a familiar, Windows-standard look-and-feel, stable operation, policy tracking, contract administration, damage/claims processing, and **product costing** and development functions, which include risk assessment. SymAss supports all functions of insurance agency operation. Specific features include bank connections and transactions, contract modifications, support for short- **term** policies, **payment** tracking, loss processing, reserve calculations, premium calculations, period discounts, term insurance support, and support for product packaging.

DESCRIPTORS: Insurance; Insurance Agencies; Property & Casualty Insurance;
Intranets; Pricing; **Contracts** ; **Financial Reporting** ; Accounting;
Sales Force Automation; ASP (Application Service Providers)

HARDWARE: IBM PC & Compatibles; Hardware Independent
OPERATING SYSTEM: Windows; Open Systems
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Insurance Agencies, Life Insurance, Property Insurance
PRICE: Available upon request

REVISION DATE: 020101

11/5/12

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00110073 DOCUMENT TYPE: Review

PRODUCT NAMES: ACCPAC Plus Accounting General Ledger & Financial Reporter (004793); Great Plains Dynamics (404853); Solomon IV (430463); QuickBooks (366471)

TITLE: CPAs Open Windows: AccPac's accounting software is one for the...

AUTHOR: McKeefry, Hailey Lynne

SOURCE: VARBusiness, v14 n11 p53(2) May 25, 1998

ISSN: 0894-5802

HOME PAGE: <http://www.varbiz.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Computer Associates International's ACCPAC Plus Accounting General Ledger & Financial Reporter, Great Plains Software's Great Plains Dynamics, Solomon Software's Solomon IV, and Intuit's QuickBooks are the leading Windows accounting packages, with ACCPAC leading the market, according to VARs surveyed. VARs rate ACCPAC the best package by a broad margin, with a score of 59.7, while Great Plains Dynamics took the second slot with a score of 55.8. Solomon IV earned a rating of 54.9 for third place, while QuickBooks was last. However, QuickBooks had the highest sales, with 32 percent of the votes for most-sold product; QuickBooks was also rated most improved. QuickBooks' popularity could be explained by its low price and extensive ease of use, but it is a single-user product. An Intuit spokesman says that 90 percent of QuickBooks' users are not accountants, but like its ease of use, particularly its standardized predefined reports. Most valued by VARs are Windows products' ease of use and stability, and ACCPAC, had the highest marks in both categories. Customers and VARs all rate technical support high on the list of must-haves, and Great Plains Software had the highest rating in this category.

COMPANY NAME: ACCPAC International Inc (649775); Microsoft Great Plains Business Solutions (134490); Intuit Inc (447013)

SPECIAL FEATURE: Graphs

DESCRIPTORS: Accounting; Financial Reporting; General Ledger; IBM PC & Compatibles; Windows

REVISION DATE: 20020618

11/5/13

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00100148 DOCUMENT TYPE: Review

PRODUCT NAMES: CA-ACCPAC for Windows (653047); ACCPAC Simply Accounting 3.0 Windows (017809); Visual AccountMate 3.1 (585955); UA Corporate Accounting Windows 95 & Windows NT (653551); MYOB Macintosh & Windows (260592)

TITLE: The Check is in the Mail!

AUTHOR: Bellone, Robert H

SOURCE: Accounting Technology, v13 n2 p26(18) Feb/Mar 1997

ISSN: 1068-6452

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

Computer Associates International's Accpac for Windows and Simply Accounting 3.0, AccountMate Software's Visual AccountMate 3.1, Advanced Software Development's UA Corporate Accounting, and Best!Ware's MYOB are among many accounts receivable and accounts payable products described. Many AP/AR programs now allow accountants to accept electronic **payment** transfer, do unlimited **account** distributions, and create an infinite number of ship-to addresses for one account. They also offer advanced drill-down features that take users back to the first entry made, and can easily import/export financial data to other programs for more analysis. Users can post transactions to future accounting periods and use electronic data interchange (EDI) to send/receive such items as invoices and purchase orders. Other features provided in some programs are the ability to add customers and vendors on an ad hoc basis regardless of the accounting module being used. Accpac's AP module provides flexible payment controls, including the ability to place a hold on an individual vendor. Simply Accounting provides a view of a vendor's balance and year-to-date totals. Visual AccountMate provides features formerly only available on mainframes or minicomputers, including Transaction Rollback. U.A. Corporate Accounting integrates with all Microsoft Office and BackOffice applications, and MYOB is a low- **cost** , feature-rich program and a **good value** .

COMPANY NAME: Computer Associates International Inc (081957); ACCPAC International Inc (649775); AccountMate Software Corp (369128); Advanced Software Development Corp (613193); MYOB US Inc (315885)

SPECIAL FEATURE: Screen Layouts Buyers Guides

DESCRIPTORS: Accountants; Accounting; Accounts Payable; Accounts Receivable; Apple Macintosh; EFT (Electronic Funds Transfer); General Ledger; IBM PC & Compatibles; MacOS; Windows; Windows NT/2000

REVISION DATE: 20020227

11/5/14

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

00099946

DOCUMENT TYPE: Review

PRODUCT NAMES: Up Your Cash Flow 3.0 Windows (238708)

TITLE: Keep Your Cash Flow in Check: Up Your Cash Flow 3.0

AUTHOR: Yakal, Kathy

SOURCE: Computer Shopper, v17 n2 p494(2) Feb 1997

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: C

Granville Publications Software's Up Your Cash Flow 3.0 offers small businesses financial planning services in this update of an existing software program for the PC. With Up Your Cash Flow 3.0, business owners can project variables such as sales, **costs** of **goods** , financing arrangements, and **cost** flow/profitability. In addition, Up Your Cash Flow generates financial reports to aid in both short- and long- **term financial** planning. Through the use of wizards, Up Your Cash Flow walks users through the definition of an organization and the generation of **financial plans** , requesting necessary data and figures to complete forecasts and projections. New features include quarterly cash flow reports, a short method for entering expenses, and a cash flow Year-to-Date Report. Although these additions add to overall capabilities, there are many downsides, including the use of overly sophisticated terminology, outdated toolbar icons, and the overall feel of the program. Considering the hefty price tag, Up Your Cash Flow does not perform some basic functions such as the formatting and customization of reports as well as other state-of-the-art Windows programs.

PRICE: \$200

COMPANY NAME: Granville Publications Software (472808)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Cash Management; Financial Reporting; Forecasting; IBM PC &
Compatibles; Sales Analysis; Small Business; Windows
REVISION DATE: 20000430

11/5/15

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00093095 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister (626961); CyberCash Wallet (600342)

TITLE: Digital Gets Aggressive

AUTHOR: Rodriguez, Karen

SOURCE: Communications Week, v605 p31(2) Apr 8, 1996

ISSN: 0746-8121

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

DEC will integrate CyberCash's CashRegister and CyberCash Digital Wallet with DEC's Alpha chip-based Internet servers to give merchants and businesses tools for buying and selling goods and services over the Internet. Shoppers will be able to download free CyberWallet software and store a credit card number in a World Wide Web browser for making purchases using CashRegister software, which processes an encrypted credit card number. An analyst says DEC's support is a boon for CyberCash, which develops well-designed software and is known to process transactions of all values and difficulties. CyberCash will implement electronic checking and coin-payment software that will allow users to buy low- **cost goods** that would not ordinarily be purchased with a credit card. Micropayment system modules added to CyberCash Wallet and CashRegister will allow users to electronically store cash downloaded from bank **accounts** or **credit** cards to make 'low-volume purchases.'

COMPANY NAME: VeriSign Inc (610224)

SPECIAL FEATURE: Charts

DESCRIPTORS: Computer Security; DEC; EFT (Electronic Funds Transfer);
Internet Marketing; Internet Security; Retailers; Web Servers

REVISION DATE: 20020516

11/5/16

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00083613 DOCUMENT TYPE: Review

PRODUCT NAMES: Home Buyers' Companion Windows (587176); Homebuyer's Guide
Windows (587184); Key Negotiator Windows (587192)

TITLE: Home Buyer's Helper

AUTHOR: Price, Lisa Price, Jonathan

SOURCE: FamilyPC, v2 n9 p204(6) Nov 1995

ISSN: 1076-7754

HOME PAGE: <http://www.family.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

Three software packages are featured to ease the task of purchasing a new home. Parsons' Home Buyers' Companion features calculation routines to determine interest **payments**, mortgage **options**, closing costs, and more. The Homebuyer's Guide from Books That Work is a virtual font of information for homebuyers. The Guide includes mortgage calculations, what-if analysis for refinancing, closing cost calculations, real estate forms, and even a database for recording prospective properties. SoftKey's Key Negotiator is a more limited product which focuses squarely on the negotiation aspects of home buying. This software includes calculation routines to determine the buyer's ability to qualify, plus a user-defined database of prospective houses and closing **cost** determination. All **products** are available on Windows diskette.

COMPANY NAME: Learning Co (367346); Sierra On-line Inc (233293)
SPECIAL FEATURE: Screen Layouts Buyers Guides
DESCRIPTORS: Amortization; Families; Financial Calculations; Financial Planning; IBM PC & Compatibles; Personal Finance; Real Estate Investment; Windows
REVISION DATE: 20020321

11/5/17

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00080470 DOCUMENT TYPE: Review

PRODUCT NAMES: CompuServe (493023); Quicken TurboTax (410853); Quicken MacInTax (270342); Peachtree Accounting Windows 3.0 (442631); DacEasy Accounting Windows with Payroll 2 (000841)

TITLE: Recent Trends In Tax And Accounting Software
AUTHOR: Simon, David A Cherniss, Jennifer R
SOURCE: MicroTimes, p94(2) Jun 26, 1995
HOMEPAGE: <http://www.microtimes.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Newer tax and accounting products are highlighted, including TurboTax, Tax Cut, and MacInTax, which allow the user to file a tax return via the CompuServe online service; Tax Cut and TurboTax can also be submitted via America Online. When returns are prepared with these packages and sent to the online service, they are converted to the IRS's electronic format. However, problems with the refund anticipation **loan** system reduced electronic filing in 1994. PC tax preparation products make it easier for those who want to prepare their own taxes, including businesses needing corporate, partnership, and S-Corp returns. Accounting products like Peachtree Accounting for Windows 3.0 and DacEasy Accounting for Windows with Payroll 2 provide small businesses low- **priced products** with increasing functionality, although DacEasy's user support features are lacking in proportion to the number of new features added.

COMPANY NAME: Compuserve Inc (016969); Intuit Inc (447013); Peachtree Software Inc (129241); DacEasy Inc (364495)
SPECIAL FEATURE: Charts
DESCRIPTORS: Accounting; IBM PC & Compatibles; Income Tax; Payroll; Small Business; Tax Return Preparation; Windows
REVISION DATE: 20010530

11/5/18

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00077588 DOCUMENT TYPE: Review

PRODUCT NAMES: Peachtree First Accounting 1.0 Windows (560006)

TITLE: For First-Time Book Balancers

AUTHOR: Patz, Joel T

SOURCE: Windows Magazine, v6 n5 p122(2) May 1995

ISSN: 1060-1066

HOME PAGE: <http://www.winmag.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: C

Peachtree's First Accounting 1.0 is an entry-level accounting package designed for first-time users. The program contains a screen-driven setup sequence, set checklist, sample charts, and a smart guide to help users establish their accounting records. The Accounts Payable, Accounts Receivable, and Payroll modules are described. Comprehensive reporting options include a cash receipts journal, aged payables, **item price** list, outstanding checks, and a balance sheet and income statement. Changing data entry items and defaults proved to be troublesome, and was not helped by the Smart Guide's limited assistance. The program is not intuitive, and lacks a friendly interface.

PRICE: \$49

COMPANY NAME: Peachtree Software Inc (129241)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Accounting; **Accounts** Payable; **Accounts** Receivable; **Financial** Reporting; IBM PC & Compatibles; Payroll; Small Business; Windows

REVISION DATE: 20000430

11/5/19

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

00072665

DOCUMENT TYPE: Review

PRODUCT NAMES: How to Really Start Your Own Business (542504)

TITLE: Entrepreneur Alert: Tips for Starting Your Own Business

AUTHOR: Hoffman, Arden M

SOURCE: PC World/Lotus Edition, v12 n12 p110(1) Dec 1994

ISSN: 0737-8939

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: C

How to Really Start Your Own Business is a multimedia CD-ROM that helps users find the patience to stay self-employed. The product, based on a popular book and video, offers 'Reality Therapy' from nine self-starters in business, who recommend patience and imagination. An Info Map offers access to information about many business concepts, including research, business analysis, **plans**, and **finance**. Few specifics are provided, however, and the included resource guide is somewhat spare. Workbook exercises help the user create a business plan, which cannot be printed. Overall, this **product** is not a **good value**.

PRICE: \$50

COMPANY NAME: Zelos! (581658)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Business Planning; E-Learning; IBM PC & Compatibles; Small Business

REVISION DATE: 20010630

11/5/20

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00065947 DOCUMENT TYPE: Review

PRODUCT NAMES: Trust Accounting (016693); TRUST (250015); TrustWare
Asset Accounting & Trust Management System (515906); Comprehensive
Securities System-CSSI/CSSII (513733)

TITLE: A Matter of Trust

AUTHOR: Depompa, Barbara

SOURCE: Financial Technology Review, v1 n5 p44(6) Jun 1994

ISSN: 1071-3646

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Trust processing applications, products that ease processing of contractual agreements between those with financial assets and professional money managers, are highlighted. Nortridge Software's Trust Accounting, a low-cost product for small- to medium-sized trust departments, runs on DOS PCs connected to IBM and Unisys mainframes and the NCR Tower. Global*Plus is for the Digital Equipment (DEC) VAX environment, with integrated multicurrency accounting and other features for large trust organizations. TRUST 3000 for IBM System/370 mainframes is being migrated to the Windows client/server environment; an executive information system (EIS) runs on Microsoft Windows NT and SQL Server. Trustware Asset Accounting & Trust Management System is for DEC VAX, and supports trust processing, services, tax and real estate management, records, and compliance. Comprehensive Securities System-CSSI/CSSII is a highly customizable and seasoned product with a large installed base among banks.

COMPANY NAME: Nortridge Software Inc (383201); SEI Investments (373893);
SunGard Financial Systems (623741); CheckFree Corp (465089)

SPECIAL FEATURE: Tables

DESCRIPTORS: Banks; Client/server; DEC VAX; Financial Institutions;
Financial Management; IBM 370; IBM Mainframe; IBM PC & Compatibles;
MS-DOS; NCR; Network Software; Trust Accounting; UNISYS

REVISION DATE: 19990430

File 2:INSPEC 1969-2002/Jul W3
 (c) 2002 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2002/Jun
 (c) 2002 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2002/Jul W2
 (c) 2002 BLDSC all rts. reserv.
 File 77:Conference Papers Index 1973-2002/Jul
 (c) 2002 Cambridge Sci Abs
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun
 (c) 2002 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2002/Jul
 (c) 2002 Info. Today Inc.
 File 583:Gale Group Globalbase(TM) 1986-2002/Jul 20
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2002/Jul 19
 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Jul 19
 (c) 2002 The New York Times

?ds

Set	Items	Description
S1	150345	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?) (3N) (PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	1708	S1(3N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S3	94008	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?) (5N) (GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITEMS) OR PURCHASE() PRICE?
S4	40745	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRUMENT?)
S5	441063	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
S6	1004251	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENIAL OR DENIE? OR DECLINE? OR REJECT?
S7	16703	S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	20	S2 AND S3
S9	19	RD (unique items)
S10	2	S8 AND S4
S11	0	S10 NOT S8
S12	1131	S1 AND S3
S13	66	S12 AND S4
S14	14	S13 AND S5
S15	14	S14 NOT S8
S16	14	RD (unique items)
S17	0	S13 AND S7
S18	10	S13 AND S6
S19	7	S18 NOT (S8 OR S16)
S20	7	RD (unique items)
S21	6793	S1 AND S4
S22	803	S21 AND S5
S23	1	S22 AND S7
S24	1	S23 NOT (S8 OR S16 OR S19)

Considered

9/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

7315566 INSPEC Abstract Number: C2002-08-7480-060

Title: A new approach to quality function deployment planning with financial consideration

Author(s): Jiafu Tang; Fung, R.Y.K.; Baodong Xu; Dingwei Wang

Author Affiliation: Dept. of Syst. Eng., Northeastern Univ., Shenyang, China

Journal: Computers & Operations Research vol.29, no.11 p.1447-63

Publisher: Elsevier,

Publication Date: Sept. 2002 Country of Publication: UK

CODEN: CMORAP ISSN: 0305-0548

SICI: 0305-0548(200209)29:11L:1447:AQFD;1-0

Material Identity Number: C175-2002-007

U.S. Copyright Clearance Center Code: 0305-0548/02/\$22.00

Document Number: S0305-0548(01)00041-7

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); Practical (P)

Abstract: Quality function deployment (QFD) is becoming a widely used customer-oriented approach and tool in product **design**. Taking into **account** the **financial** factors and uncertainties in the product design process, this paper deals with a fuzzy formulation combined with a genetic-based interactive approach to QFD planning. By introducing new concepts of planned degree, actual achieved degree, actual primary costs required and actual planned costs, two types of fuzzy optimisation models are discussed in this paper. These models consider not only the overall customer satisfaction, but also the enterprise satisfaction with the **costs** committed to the **product**. With the interactive approach, the best balance between enterprise satisfaction and overall customer satisfaction can be obtained, and the preferred solutions under different business criteria can be achieved through human-computer interaction. (14 Refs)

Subfile: C

Descriptors: business communication; fuzzy logic; genetic algorithms; operations research; product development

Identifiers: quality function deployment planning; financial consideration; customer-oriented approach; product design; fuzzy formulation; genetic-based interactive approach; fuzzy optimisation models; customer satisfaction; enterprise satisfaction; human-computer interaction

Class Codes: C7480 (Production engineering computing); C4210 (Formal logic); C1180 (Optimisation techniques); C1290 (Applications of systems theory)

Copyright 2002, IEE

9/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6553897 INSPEC Abstract Number: C2000-05-7120-044

Title: Performance optimization of financial option calculations

Author(s): Perry, S.C.; Grimwood, R.H.; Kerbyson, D.J.; Papaefstathiou, E.; Nudd, G.R.

Author Affiliation: Dept. of Comput. Sci., Warwick Univ., Coventry, UK

Journal: Parallel Computing vol.26, no.5 p.623-39

Publisher: Elsevier,

Publication Date: April 2000 Country of Publication: Netherlands

CODEN: PACOEJ ISSN: 0167-8191

SICI: 0167-8191(200004)26:5L:623:POFO;1-B

Material Identity Number: F777-2000-005

U.S. Copyright Clearance Center Code: 0167-8191/2000/\$20.00

Document Number: S0167-8191(99)00123-4

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Concerns the optimization of financial programs through the use of performance models to promote the best use of available computational resources. The work necessarily focuses on run-time optimization, where a

performance model of the program is combined with knowledge of run-time conditions (such as input data and system state) to produce information that is useful in the optimization process. Two specific techniques are presented: a method for dynamically selecting the best algorithm for **pricing** a particular financial **product** based on run-time performance data (optimization at the single calculation level), and a method of using performance data with heuristic techniques for run-time scheduling of a large number of option-pricing calculations (both sequential and parallel) over the entire computer system. Demonstrations of these techniques for example calculations and resources that are typically used in financial institutions are also described. (20 Refs)

Subfile: C

Descriptors: financial data processing; heuristic programming; optimisation; parallel programming; resource allocation; scheduling; software performance evaluation; stock markets

Identifiers: performance optimization; **financial option calculations**; computational resources; run-time optimization; performance models; input data; system state; dynamic algorithm selection; financial **product pricing**; heuristic techniques; run-time scheduling; option-pricing calculations; sequential programs; parallel programs; financial institutions; performance steering

Class Codes: C7120 (Financial computing); C1180 (Optimisation techniques); C6110P (Parallel programming); C6150N (Distributed systems software)

Copyright 2000, IEE

9/5/3 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01450244 ORDER NO: AADAA-I9543148

A STUDY OF MORTGAGE UNDERWRITING CRITERIA AND URBAN MORTGAGE CREDIT AVAILABILITY

Author: STANFORD, HELEN AHADA

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Supervisor: SUSAN M. WACHTER

Source: VOLUME 56/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3203. 228 PAGES

Descriptors: BUSINESS ADMINISTRATION, BANKING ; ECONOMICS, FINANCE ; URBAN AND REGIONAL PLANNING

Descriptor Codes: 0770; 0508; 0999

This study investigates the hypothesis that mortgage underwriting criteria may be relaxed to lend to first-time, lower-income, urban households--Philadelphia--without significantly increasing risk.

The study considers several private- and public-sector policy issues relevant to mortgage underwriting criteria. First, placed in the context of homeownership markets: the decline of homeownership; the impact of affordability of homeownership for income- and capital-constrained households; and the changing demographics of particularly the potential first-time homebuyer. A related policy issue is the transformation of mortgage markets that may further discourage certain potential homebuyers: the standardization of mortgage underwriting, encouraged by the growth of the secondary market; the changing role of savings and loan institutions; and the unbundling of financial services by many institutions, which creates distance between the lending institution and the household. Finally, the study discusses community reinvestment and lending without regard to race, ethnicity, or sex, and to lower-income households in the inner-city.

The purpose of the study is to examine the viability of relaxed criteria loans by comparing ex ante underwriting--the **determinants** of **loan** -to-value--with ex post realizations--delinquency, default, and foreclosure. The analysis is performed with a data set that has not previously been studied--Pennsylvania Housing Finance Agency loans, funded by mortgage revenue bonds.

The logistic regression ex ante results show that the probability of the borrower household receiving a high loan-to-value product increases in the following situations: a first-time homebuyer, a member of an ethnic minority, holders of high consumer debt, and the purchasers of row or townhouses in a low-to-moderate-income and minority area.

The ex post default model results--default defined as loans greater than 60 days overdue--showed that first-time buyers and households of African American and Hispanic origin was not statistically significant to the event of default. The overall predicted probability of default was 45.4 percent. Changing the households to first-time owners, decreasing the mean income from \$28,000 to \$20,000, purchasing a row or townhouse in a low-to-moderate-income area, resulted in decreasing the predicted probability of default to 40.5 percent. This and other study estimates suggest that it is feasible to shape loan products for the populations of concern, and in so doing, decrease the probability of certain risk exposures.

9/5/4 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01416739 ORDER NO: AADAA-I9517984

CONSUMER CREDIT IN THE SOVIET UNION: FORMAL AND INFORMAL

Author: NEUHAUSER, KIMBERLY COX

Degree: PH.D.

Year: 1994

(0066)

Supervisor: VLADIMIR G. TREML

Source: VOLUME 56/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 641. 217 PAGES

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

This thesis investigates the determinants of a household's access to informal credit under Soviet central planning in the late Soviet period. Informal credit is defined as loans that are extended to individuals by other private individuals. Formal credit is defined as the credit that is provided by the state or some other official entity. The volume of credit that was provided by the state to consumers is quantified and evaluated as to its adequacy in meeting consumers' needs.

In the Soviet centrally planned economy, financial institutions serving households were limited and, as would be expected, informal credit mechanisms developed in response. Unpredictability in the supply of goods meant that the transactions costs of purchasing goods varied unexpectedly and personal connections influenced the opportunity sets of households. Thus, it was not always possible to translate wealth into the desired consumption bundle.

Materials pertaining to the Soviet state's provision of consumer credit have been recently declassified by the Russian statistical authorities. Other materials used in this dissertation include data developed by international agencies on income and expenditure that have not been published but were provided to me for this research. These data are used to provide a more precise estimation of the quantity of state-sponsored credit in the consumer sector.

Data from a cross sectional household budget and expenditure survey, developed by the Berkeley-Duke Project on the Soviet Second Economy is analyzed to identify the determinants of a household's access to informal credit. The analysis is performed using OLS regression on SAS. The historical, cultural and contextual aspects of household borrowing and lending are discussed.

This research leads to three main conclusions: First, credit provided by the Soviet state was inadequate for the consumers in the late 1970s. In fact, the use of informal sources was much more important for consumers who were purchasing apartments. Second, the household characteristics that are the best predictors of a household's access to informal credit are measures of wealth and connections. Third, the unpredictable nature of purchasing opportunities resulted in rubles having subjective values. The different

subjective values of money motivated informal lending.

9/5/5 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01182120 ORDER NO: AAD91-33464

**ASSESSING THE IMPACTS OF THE URBAN DEVELOPMENT ACTION GRANT PROGRAM ON
SELECTED COMMUNITIES IN GEORGIA (REVITALIZATION)**

Author: COTTRELL, CHRISTOPHER WILLIAM

Degree: D.P.A.

Year: 1991

Corporate Source/Institution: UNIVERSITY OF GEORGIA (0077)

Director: H. MAX MILLER

Source: VOLUME 52/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2266. 266 PAGES

Descriptors: POLITICAL SCIENCE, PUBLIC ADMINISTRATION; URBAN AND
REGIONAL PLANNING

Descriptor Codes: 0617; 0999

The purpose of this study is to assess the impacts of the Urban Development Action Grant (UDAG) program on selected communities in Georgia. Of primary interest is the program's ability to solve community problems, promote economic development, and community revitalization. Other areas of investigation focus on the degree to which revenue generating strategies utilizing UDAG funds have been implemented. Also of interest is how local communities came to participate in UDAG, who was involved, and why a community chose to participate in the program. Another concern is the degree of support for UDAG and the presence or absence of opposition to UDAG-related activities.

This is an in-depth case study of five Georgia communities that have participated in UDAG since the program's inception in 1977 through 1988. The methodology is ethnographic and involves structured, on-site interviews of key informants. These key informants consist of mayors, administrators, city council members, and other local leaders who were knowledgeable about the community's participation in UDAG. The communities studied range in population size from 500 to 42,000.

This study found that UDAG is viewed favorable as a program that did some **good** without imposing **costs** on the communities. In most instances, UDAG projects have made a difference in bettering the community, but responses by key informants are mixed concerning the program's ability to solve community problems, promote economic development, and revitalization. One promising aspect of UDAG has been the **creation** of revolving **loan** funds. Key informants expressed optimism that these funds will be useful in future development efforts.

Of the factors affecting program success, Regional Development Centers (RDCs) play a key role for smaller jurisdictions. Without their assistance, many of these projects could not have been undertaken. Clearly, the RDCs provided expertise and staff necessary to prepare applications and oversee the projects. Also a factor in the program success was the support of a community's mayor.

9/5/6 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

780652 ORDER NO: AAD82-14618

CASSAVA MARKETING AND PRICE BEHAVIOR ON JAVA

Author: UNNEVEHR, LAURIAN JUNE

Degree: PH.D.

Year: 1982

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Source: VOLUME 43/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 223. 180 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

On Java, cassava is both a food staple that is particularly important in the diets of poor, rural people and a cash crop for upland producers. It is often alleged that markets for cassava function imperfectly, that marketing costs are high, and that cassava price instability is due to market malfunctions. If these allegations were true, producer incomes and consumer welfare would be adversely affected.

The efficiency of the cassava marketing system is evaluated through comparison with the competitive model in order to identify market imperfections. An additional analysis of price determination and **price** linkages across space and **product** form provides evidence on the strength of arbitrage links among markets.

Evidence of marketing efficiency is found in the shift to lower cost market channels where infrastructure allows, the existence of institutions that reduce risk in marketing perishable fresh roots, the quick transmission of price information throughout the system, and the ability of market participants to sell into different product markets and to a number of buyers.

The principal market imperfection **identified** is the differing **terms** of access to **credit** for assemblers and wholesalers. Access to trading opportunities is more limited for traders who must pay high interest rates on capital obtained in informal rural credit markets than for those who have access to formal banks or international capital markets. Informal credit arrangements provide working capital but not capital for fixed investment in marketing facilities, and hence capacity expansion is constrained.

Further evidence of efficient market operation is found in the strong links between world and domestic markets for cassava. Since Indonesia is a small exporter in the world cassava market, cassava prices are bounded by an export determined price floor and an import determined price ceiling. Between the floor and the ceiling, cassava prices are determined by domestic prices of other food staples or reduced domestic supply of cassava. A model using a dummy variable to differentiate between the export price floor and the domestic demand curve is presented, and coefficients are estimated for 20 markets on Java. Export prices have been the most important determinant of cassava prices in the 1970s, but cassava prices rose above the floor during three periods (1973, 1976, and 1977) when the real price of rice increased and cassava production declined.

9/5/7 (Item 1 from file: 99)
DIALOG(R) File 99:Wilson Appl. Sci & Tech Abs
(c) 2002 The HW Wilson Co. All rts. reserv.

1217276 H.W. WILSON RECORD NUMBER: BAST95012732

Getting down to (recycling) business

Riggle, David;

BioCycle v. 36 (Feb. '95) p. 30-6

DOCUMENT TYPE: Feature Article ISSN: 0276-5055 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: Two northern Californian cities, Oakland and Berkeley, have successfully implemented the Recycling Market Development Zone (RMDZ) program that supports existing companies, attracts new firms, and expands markets for recycled feedstocks. The RMDZ program was created by the Integrated Waste Management Act of 1989 to encourage businesses to use recycled paper, glass, plastic, and other materials in the assembly of marketable, **value**-added **products**. The activities of the Oakland/Berkeley RMDZ program over a 2-year period have generated over \$7 million in local investment, packaged \$3 million in low interest **loans** and grants, helped **create** 130 new jobs, and diverted over 100,000 tons of material from landfills. An important component of the initiative is financing a program that offers direct loans to recycling businesses and local governments in the RMDZs.

DESCRIPTORS: Waste management industry--California; Recycling--Economic aspects; Environmental movement;

9/5/8 (Item 1 from file: 233)
DIALOG(R) File 233:Internet & Personal Comp. Abs.
(c) 2002 Info. Today Inc. All rts. reserv.

00534465 99PK05-312

NECX saves IT time and money -- Extensive price comparisons make necx.com a good deal for online buys

Chen, Anne

PC Week , May 24, 1999 , v16 n21 p70, 1 Page(s)

ISSN: 0740-1604

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Presents a profile of the electronic commerce site NECX run by NECX Direct LLC of Peabody, MA. Says that it emerged in the third rung of PC Week magazine's ranking of the eight best sites for information technology (IT) purchasing. Explains that the site offers asset tracking, ordering report **generation** , multiple **payment options** , online licensing, extensive product descriptions, side-by-side **product** and **pricing** comparisons, and information about what other online vendors are charging for the same item. Adds that it allows users to post product reviews onsite without editing. Mentions that its clients are consumers, educational facilities and small to midsize businesses. Indicates that NECX has not managed to provide customized extranet sites to corporate customers, but it has done so for educational facilities clients. Includes one screen display. (MEM)

Descriptors: Electronic Commerce; Web Sites; Information Technology; Purchasing; Customer Support; Extranets

9/5/9 (Item 2 from file: 233)
DIALOG(R) File 233:Internet & Personal Comp. Abs.
(c) 2002 Info. Today Inc. All rts. reserv.

00273619 92CR04-015

Opportunities await VARs as economy recovers

Zobler, Neil H

Computer Reseller News , April 6, 1992 , n468 p42, 1 Page(s)

ISSN: 0893-8377

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Presents an overview of the opportunities that await VARs just as America starts to weather out of a deep recession; discusses the market changes triggering these new opportunities. Explains factors that have triggered the current recession as well as the initiative taken by government in minimizing if not eliminating the problems. Says that practical value-added programs and **creative financing** alternatives that take **account** of customers' marketing and financial strategies have become essential to the success of resellers as much as offering well- **priced product** . Concludes by predicting an economic turnaround by 1992, an election year. (PAM)

Descriptors: Value Added Reseller; Economics; Finances; Corporate Information; Strategy

9/5/10 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09625132

Anti-dumping lawsuits rankle

China: More anti-dumping suits after WTO-entry
South China Morning Post (XKT) 29 Oct 2001 Online
Language: ENGLISH

After China joins the World Trade Organisation (WTO), more anti-dumping

suits will be filed against China-made products, which are relatively cheaper in the international market. The government-owned exporters of China that entitle to bank **loans** and subsidies are **creating** an unfair competition in the global market, argued governments of foreign nations. According to a Chinese legal professional, the **prices** of China-made **products** will be equal to the market prices in 10-15 years after the WTO-entry. Prior to this, many China-made products will be subjected to anti-dumping tariff. A total of 450 products exported by China have been levied with anti-dumping tariff by other nations.

COMPANY: WORLD TRADE ORGANISATION; WTO

PRODUCT: Intl Affairs & Finance (9103);
EVENT: Market & Industry News (60);
COUNTRY: China (9CHN);

9/5/11 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09356252

House boom sets scene for 100-year mortgage
UK: HOUSE PRICE BOOM MEANS LEGACY OF DEBT
Sunday Times (ST) 03 Sep 2000 p.10
Language: ENGLISH

The boom in property prices could create a legacy of inter-generational mortgages where debt is passed from parents to children. It means children could inherit debt rather than wealth. Homes in the UK have increased in value by an average of 14.5% during 2000. Many people in the Far East and Britain now cannot simply afford mortgage with repayments spread over 25 years. Inter-**generational loans** lasting 80-100 years have already been introduced in Japan. Prices are so high that 100-year mortgages are required to pay off the loans. The UK's biggest lender, the Halifax, offers specialist mortgages for older homeowners where mortgages can be passed onto children. These equity-release mortgages allow children to take on the debt when their parents die.

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);
EVENT: **Product** Design & Development (33); Commodity & Service Prices (72); Market & Industry News (60);
COUNTRY: United Kingdom (4UK);

9/5/12 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09184228

Seoul agrees to give Russia 17 years to repay \$1.75 billion
SOUTH KOREA: MATURITY OF LOAN TO RUSSIA EXTENDED
The Korea Herald (XBF) 27 Oct 1999 p.11
Language: ENGLISH

According to South Korea's Ministry of Finance and Economy, South Korea will extend the maturity of a US\$ 1.75 bn loan to Russia for up to 17 years. The two countries will amend their loan agreement to allow repayment in raw materials and defence goods in instalments over the next 15 years with a two-year grace period. Russia will repay US\$ 100 mn worth of loans by the end of 2001, while the remaining US\$ 1.65 bn will be repaid from 2002 to 2016. Interest rates on the **loans** will be **determined** in 2000. When South Korea is repaid in raw materials, defence goods or scientific technology, it has to pay 20% of the **value** of the **products** in cash to help Russia produce them.

PRODUCT: Capital & Loanable Funds (E5630); Loan Syndicators (6164);

International Lending (6020IL);
EVENT: Market & Industry News (60);
COUNTRY: South Korea (9SOK); Russia (6USSRU);

9/5/13 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09140814
BSN-Perwira Affin Bank merger nears completion
MALAYSIA: BSN DEBUTS NEW HOME FINANCING SCHEMES
New Straits Times (XAS) 05 Aug 1999 p.21
Language: ENGLISH

Bank Simpanan Nasional (BSN) has rolled out its three latest home financing schemes in the Malaysian market on 4 August 1999. The Girohome Special Package allows borrowers to secure financing of up to 95% of the **purchase price**, inclusive of the mortgage reducing term assurance. Under the BSN Girohome Loan which is primarily a two-**generation** repayment **plan**, **borrowers** can pass on their loan obligations to their children when they reach 65 years old. For the Al-Bai Bithaman Ajil plan, borrowers are allowed to settle their loan in three stages. Concurrently, a master facility accord was inked between HeiTech Padu Sdn Bhd and BSN. The deal calls for the provision of new loans totalling RM 3.3 mn to employees of HeiTech Padu and the amount will rise in stages. BSN will also extend a RM 10 mn housing loan refinancing facility to the company's staff, noted Abdul Azim Mohd Zabidi, BSN chairman.

COMPANY: HEITECH PADU; BSN; BANK SIMPANAN NASIONAL
PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);
EVENT: Product Design & Development (33); Capital Expenditure (43); Use of Materials & Supplies (46); Contracts & Orders (61);
COUNTRY: Malaysia (9MAO);

9/5/14 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09063306
Les parfums Ulic de Varens veulent entrer en Bourse
FRANCE: ULRIC DE VARENS TO LAUNCH CARE PRODUCTS
Les Echos (LE) 22 Feb 1999 p.9
Language: FRENCH

In 1998 Ulic de Varens, the <French> specialist in perfumes for sale by large retailers, posted a turnover of FFfr 135.7mn (+12.7%) with net profits just over FFfr 8mn. 70% of turnover was realised through exports. In 1999 a turnover of FFfr 190mn is expected, boosted by the launch of a new 9-**product** beauty-care line named Lactessens (**priced** between FFfr 17.50 and FFfr 35) which is expected to generate a turnover of FFfr 30mn, rising to FFfr 100mn by 2002/03. Ulic de Varens envisages floating 10% of its capital on the secondary market before February 2000. Finally it has modified its structure to become a holding company named Ulic de Varens, controlling 100% of both the Ulic de Varens perfume division and Varens BeautZ.

COMPANY: LACTESSENS; ULRIC DE VARENS
PRODUCT: Body Care Products (2844BO); Perfumery (2844PJ); Skin Products (2844SP);
EVENT: Product **Design** & Development (33); Company Financial Data (80); Company Reports & Accounts (83);
COUNTRY: France (4FRA);

9/5/15 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06626404

Permsky TsBK realizuet antikrizisnuyu

RUSSIA: PERM PAPER MILL ACTS TO BE PROFITABLE

Russky telegraf (ESK) 13 May 1998 p.6

Language: RUSSIAN

The Russian pulp-and-paper mill Permsky TsBK, based in the city of Perm, Urals, is implementing an action **plan designed** to improve **financial** situation at the company in 1998. Under the plan, the company will increase load of production capacities by 2-2.5 times by the end of 1998, as well as decrease **product cost** and selling **prices** by 13%-20%. At present, the pulp-and-paper mill is generating losses, with its capacities loaded at 15%-20% only.

COMPANY: PERMSKY TSBK

PRODUCT: Paper (2621); Pulp (2611PU);

EVENT: Companies Activities (10);

COUNTRY: Russia (6USSRU);

9/5/16 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

06353712

Yaohan plans to spend RM12m on store in JB

MALAYSIA: YAOHAN TO INVEST RM 12 MN IN JB STORE

Business Times Malaysia (XAR) 20 Aug 1996 P.6

Language: ENGLISH

According to Toshio Anzai, managing director of Yaohan Holdings Bhd, Yaohan plans to invest around RM 12 mn in a department store in Johor Baru, Johor, Malaysia. Yaohan will be the anchor tenant of a shopping-cum-hotel project in Johor Baru. Anzai said that the store will boost its competitive position. Yaohan has projected that only strong players with **good** management and **costing** will survive in the retail market in Malaysia as the market is experiencing stiff competition. He added that Yaohan will continue to concentrate on quality and service to help it maintain its competitiveness. Anzai said that Yaohan will use internally **generated** funds and **loans** to finance the department store in Johor Baru.

COMPANY: YAOHAN HOLDINGS

PRODUCT: Department Stores (5311);

EVENT: Planning & Information (22);

COUNTRY: Malaysia (9MAO);

9/5/17 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

06500733 NYT Sequence Number: 067504930107

NATIONSBANK CARD FEATURES A SAVINGS PLAN

New York Times, Col. 3, Pg. 4, Sec. D

Thursday January 7 1993

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Nationsbank will introduce credit card that will enable card holders to build their savings when they make purchases; program, joint venture with Start Inc, will provide each card holder with tax-deferred annuity administered by Metropolitan Life Insurance Co of New York; each time card

is used, Nationsbank will pay up to 1 percent of total **purchase price** to the annuity (M)

COMPANY NAMES: NATIONSBANK CORP; START INC; METROPOLITAN LIFE INSURANCE CO
DESCRIPTORS: **CREDIT** CARDS AND **ACCOUNTS** ; NEW MODELS, **DESIGN** AND
PRODUCTS; JOINT VENTURES AND CONSORTIUMS; ANNUITIES

9/5/18 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

01067699 NYT Sequence Number: 016843810408

Senate Agriculture Committee chmn Jesse Helms introduces farm bill that sharply differs from Pres Reagan's and may presage Congressional battle over new farm act. Bill, which is expected to influence committee's final version, would continue current peanut acreage allotments and marketing quotas for eligibility for full price-support loans. Would set peanut price-support loan level at \$650 per ton instead of Reagan's \$450 per ton. Would require milk price supports to be at minimum 75% of parity, rather than 70%. Would provide new formula for determining price support loan levels on wheat and corn (S).)

KING, SETH S

New York Times, Col. 1, Pg. 22

Wednesday April 8 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: MILK AND MILK PRODUCTS; CROP CONTROLS AND; CORN; CREDIT;
QUOTAS; LAW AND LEGISLATION (FEDERAL); **PRICES** ; GRAIN; WHEAT;
AGRICULTURE AND AGRICULTURAL **PRODUCTS** ; PEANUTS
PERSONAL NAMES: KING, SETH S; HELMS, JESSE; REAGAN, RONALD WILSON (PRES)

9/5/19 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

06534012

NEW MASTERCARD BUSINESS CARD

Wall Street Journal, Col. 2, Pg. 4, Sec. A

Friday August 20 1993

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

MasterCard International Inc unveils a credit card for companies to buy office supplies and other **items costing** \$25,000 or less (S)

COMPANY NAMES: MASTERCARD INTERNATIONAL INC
DESCRIPTORS: **CREDIT** CARDS AND **ACCOUNTS** ; NEW MODELS, **DESIGN** AND
PRODUCTS

16/5/1 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00508164 98PK09-309

Alpha Online Merchant builds basic shops -- Can get small e- stores running but can't process payments

Rapoza, Jim

PC Week , September 28, 1998 , v15 n39 p35, 1 Page(s)

ISSN: 0740-1604

Company Name: Alpha Software

URL: http://www.onlinemerchant.com

Product Name: Online Merchant 1.0

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: United States

Presents a favorable review of Online Merchant 1.0 (\$99), an online **storefront** development tool from Alpha Software Corp. of Burlington, MA (781). Calls it a **good low-cost** option for creating a Web **storefront**. Features tools for **store** design, creating an online catalog, and setting up shipment and **payment options**. Adds that it can be uploaded even to the most basic site hosting, including local ISPs. Claims that its functions will appeal to small businesses or those who prefer to create an online **store** prototype. Complains that it lacks direct **credit card** payment capability as well as advanced personalization abilities. Points out that those requiring direct payment processing will find its competitors to be better options. Concludes that this is a **good** solution for a basic, low- **cost** Internet **storefront**. Includes one **product** summary. (kgh)

Descriptors: Web Page Authoring; Electronic Commerce; Web Tools; Online Transaction Processing; Web Sites; Small Business

Identifiers: Online Merchant 1.0; Alpha Software

16/5/2 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00450174 97PM02-056

Pay-per-view Web content

Schwerin, Rich

PC/Computing , February 1, 1997 , v10 n2 p288, 1 Page(s)

ISSN: 0899-1847

Company Name: IBM Corp.; InterTrust Technologies; NetRights; Folio

Product Name: IBM Cryptolopes; DigiBox; LicensIt; Folio 4

Languages: English

Document Type: Product Announcement

Geographic Location: United States

Announces four new encryption products for readers who want to sell their content on the Web. Says Cryptolopes from IBM **stores** content in an encrypted digital container that can only be opened and used by a person that pays by **credit card** or online **debit**. Notes that DigiBox from InterTrust Technologies also is a secure container, but its adds business rules and more **payment terms**; users can buy an article and then sell it to a friend at a discount, retaining a reseller's percentage. Says LicensIt from NetRights locks copyright information into content, rather than securing contents in a container. Says Folio 4 from Folio Corp. includes permissions and rights management technology and allows third parties to create InfoApps which operate like Cryptolopes. Notes that Cryptolopes and DigiBox are rated the most promising of these **products**. Provides Web addresses, but no **pricing** information is available. Includes one illustration. (djd)

Descriptors: Web Management; Electronic Commerce; Electronic Publishing; Copyright; Security

Identifiers: IBM Cryptolopes; DigiBox; LicensIt; Folio 4; IBM Corp.; InterTrust Technologies; NetRights; Folio

16/5/3 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09813274

Unilever set to attract small **stores**

Thailand: Unilever moves to woo small grocery shops
Bangkok Post (XBN) 03 Jul 2002
Language: ENGLISH

Unilever (Thai) Holdings Co is looking at regaining its small grocery retailing firms in Thailand by offering goodies and a novel credit facility. The retailing firms have turned to discount **stores** to source their **products** as the **stores** offered lower **prices** than the benchmark prices of suppliers. Generally, discount **stores**, which sell to small grocery **stores** effect an undercutting of supplier prices by between 5% to 10%. Unilever is offering the Unilever **Credit Plus card** in an alliance with Siam Commercial **Bank** (SCB) of Thailand. The **card** will impose an interest after taking into account the minimum retail in addition to 5 percentage points. The credit tool offers a longer credit period of 35 days. The agents of Unilever usually give a **credit term** of two weeks to small-scale **stores**. <Unilever has interests in ice creams, detergents, hair colour and other consumer products>.

COMPANY: SIAM COMMERCIAL BANK; SCB; UNILEVER (THAI) HOLDINGS
PRODUCT: Small Business (9970); Retail Banking Services (6006); Clearing Banks (6010CB); Commercial Banks (6020); Hair Care Products (2844HF); Household Detergents (2841HH); Ice Cream (2024IC);
EVENT: Product Design & Development (33); Companies Activities (10); Company Formation (14); Marketing Procedures (24);
COUNTRY: Thailand (9THA);

16/5/4 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09702338

Big C thinks small to increase turnover

Thailand: Big C tables plans
Bangkok Post (XBN) 14 Feb 2002 Online
Language: ENGLISH

In 2002, hypermarket operator Big C Supercentre Plc (Big C) of Thailand will open four new **stores**. At present, there are 30 Big C outlets in Thailand. As well, B 700 mn will be spent to renovate major Big C **stores**, with the emphasis on soft product, tape/CD <compact disc> and fresh food sections in the **stores**. Meanwhile, Big C has set up a new unit called Flexpay Co, which will oversee the launch of a Big C **credit card** and hire-purchase **plan**. The **credit card** is available to Big C shoppers in Bangkok who earn a minimum of B 6,500 each month, while those in the provincial areas will need a minimum monthly income of B 5,000 per month to apply for the card. Separately, Big C will also open smaller retail outlets featuring **products** under its Leader **Price** in-house brand.. The first three Leader **Price** outlets will open in June 2002 and will target people that shop for fresh food in wet markets. By end-2002, Big C expects to have nine Leader **Price** outlets in Bangkok. Leader **Price products** are between 15% to 20% cheaper than normal products. At the moment, some 1,000 Leader **Price products** are available at Big C outlets, with plans to increase the product count to 1,500 by mid-2002. Big C's plans to set up smaller retail outlets is in response to rival Tesco Lotus' move to set up small supermarkets in petrol stations.

COMPANY: BIG C SUPERCENTRE; FLEXPAY; LEADER PRICE; TESCO LOTUS

PRODUCT: **Credit Card** Services (6020CC); Nonbank Credit Card Firms (

6141); Hypermarkets (5321); Grocery Stores (5411); Food Retail Stores
Construction (1542FR);
EVENT: Plant/Facilities/Equipment (44); Company Formation (12); Company
Formation (14); Capital Expenditure (43);
COUNTRY: Thailand (9THA);

16/5/5 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09654165
Ventas del comercio, estable en noviembre
Colombia: November sales remain steady
La Republica (Colombia) (YYJ) 11 Dec 2001 Online
Language: SPANISH

According to figures issued by the Colombian retailers' association, Fenalco, the Colombian retail industry performed reasonably well in November 2001, with 44% of businesses reporting an increase in sales compared with the same period in 2001. Some 34%, however, believed figures to be lower than those of November 2000. Special offers and other bold strategies used by traders, as well as an increase in usage of credit mechanisms, are some of the reasons behind these figures. Interest rates on **credit cards** have fallen, and **loan** approvals have risen, encouraging consumers to purchase on credit. Sales figures are also helped by the opening of more self-service **stores**, an improved selection of both domestic and imported **goods** and **prices** remaining flat. In contrast, sales of personal hygiene goods fell in real terms, although household cleaning products saw significant growth. *

COMPANY: FENALCO
PRODUCT: Retail Trade (5200);
EVENT: Sales & Consumption (65);
COUNTRY: Columbia (3COL);

16/5/6 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06579657
RAMS set to take on established banks
AUSTRALIA: RAMS TO CHALLENGE BANKS
The Australian Financial Review (AFR) 23 Jan 1998 P.46
Language: ENGLISH

Australia's RAMS Home **Loans** is set to provide full transaction banking through **Eftpos** and **ATM terminals** in an attempt to counter competition generated by the payments system. The Australian Competition and Consumer Commission is likely to applaud the move as it welcomes non-bank competitors into the financial sector to bolster competition. The mortgage specialist plans to make transaction facilities an integral part of its new mortgage offset account which would include a RAMS **Visa credit card**, **debit card** and deposit book. Meanwhile, it is discussing with Colonial State Bank for sponsorship for participation of **Eftpos**. Likewise, it is negotiating with CashCard for joining its **ATM** network. Not bound by high-cost network and low-earning transaction accounts, RAMS is able to charge as low as AU\$ 0.30 for electronic transactions as compared to AU\$ 1.30 for some banks. However, banks are not unduly worried about the new competitor. Commonwealth bank felt that quality service and higher customers' satisfaction would be an edge over RAMS. RAMS would have a hard time trying to match the **product** range and **pricing** structure of banks.

COMPANY: CASHCARD; COLONIAL STATE BANK; RAMS HOME **LOANS**
PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);

EVENT: Planning & Information (22);
COUNTRY: Australia (9AUS);

16/5/7 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06545986
BAAC smart cards to help farmers with data
THAILAND: FARMERS CAN SOON CHECK CROP PRICES
The Nation (XBO) 12 Nov 1997 P.A1
Language: ENGLISH

Bank for Agriculture and Agricultural Cooperative (BAAC) from Thailand will let farmers all over the nation to access to the Chicago commodity exchange with its smart cards beginning from 1998. The smart cards will allow the farmers to make better business decisions with data access from the electronic interchange system via BAAC smart cards. Information such as **prices** of agricultural **products** can be obtained. When 604 BAAC branches are ready, the BAAC system will go full stream. The **bank's automatic teller machine (ATM) cards** will also means that farmers can get their deposits or **loans** without visiting any BAAC branch starting from mid 1998.

COMPANY: BAAC; BANK FOR AGRICULTURE & AGRICULTURAL COOPERATIVE

PRODUCT: **Debit Card** Svcs (6020DC); Nonbank Credit Card Firms (6141);
Smart Cards (3078SC); Agriculture, Forestry, Fishing (0100); Computers
& Auxiliary Equip (3573); Communications Eqp ex Tel (3662);
EVENT: Planning & Information (22);
COUNTRY: Thailand (9THA);

16/5/8 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05935584
Department **stores** offer credit system
CHINA: CUSTOMERS INTEREST IN CREDIT SYSTEM
South China Morning Post (XKT) 04 Feb 1994 Business Post p.4
Language: ENGLISH

In China, several **stores** in Shanghai have already adopted instalment **payment plans** to allow customers to pay 1/6 of a **product's price** and to pay off the remaining balance within a year. Customers commented that the instalment sales credit system can help them make reasonable family economic arrangements and relieve their worries about price increases.

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);
Nonbank **Credit Card** Firms (6141); Department Stores (5311);
EVENT: Product Design & Development (33);
COUNTRY: China (9CHN);

16/5/9 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

01302270
ICL INSTALLS **EFTPOS** SYSTEM AT CHECKERS
S AFRICA - ICL INSTALLS **EFTPOS** SYSTEM AT CHECKERS
Finance Week (FWK) 24 August 1988 p52

ICL has installed a working electronic funds transfer at the **point of sale** (**EFTPOS**) system at a Checkers outlet. Bar-codes on goods are

scanned by a laser, which is linked to a computer system on the premises. The till is attached to a card reader and a numbered key pad. Electronic payment is undertaken by linkage via public data network to Standard Bank. The shopper inputs personal identification number at the numbered key pad. **Purchase prices** are debited from the account of the shopper and placed in the **account** of Checkers. Electronic **payment** takes 6 seconds less time than cash payments. Shoppers are also able to draw out R100 in cash. Shoppers may use **Visa** , **Mastercard** and AutoBank cards. Banks and building societies have set up Saswitch, to route messages between ATMs. However, current charges for carrying messages on Saswitch are not acceptable to retailers.

PRODUCT: Electronic **Point of Sale** Systems (3573EP);
EVENT: **CONTRACTS & ORDERS** (61);
COUNTRY: South Africa (7SOA);

16/5/10 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

06060262 NYT Sequence Number: 862096910401
A CITIBANK PROMISE TO SHOPPERS
RAMIREZ, ANTHONY
New York Times, Col. 6, Pg. 1, Sec. D
Monday April 1 1991
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Citibank, world's largest issuer of **credit cards** , announces it will guarantee people who shop with its cards that they will pay lowest available prices for their purchases; price guarantee, aimed at attracting new business, will cover certain consumer purchases, offering rebates for buyers who purchase item at one **store** but find same **item** for lower **price** elsewhere; terms of proposal outlined (M)

COMPANY NAMES: CITIBANK (NYC)
DESCRIPTORS: **CREDIT CARDS AND ACCOUNTS** ; PRICES; REBATES; RETAIL **STORES** AND TRADE
PERSONAL NAMES: RAMIREZ, ANTHONY

16/5/11 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

01088278 NYT Sequence Number: 037422810505
House of Representatives approves, by vote of 296 to 43, bill that will encourage retail merchants to offer sizable discounts to customers who pay cash instead of using credit cards . Bill encourages merchants to offer discounts to cash-paying customers by lifting restrictions requiring retailers to comply with cumbersome disclosure regulations if they offer discounts that exceed 5% of purchase price (S.)
New York Times, Col. 1, Pg. 11, Sec. 4
Tuesday May 5 1981
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: CONGRESS (HOUSE OF REPRESENTATIVES)
DESCRIPTORS: LAW AND LEGISLATION (FEDERAL); **CREDIT CARDS AND ACCOUNTS** ; **CREDIT** (GENERAL); DISCOUNT SELLING; RETAIL **STORES** AND TRADE

16/5/12 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

01075406 NYT Sequence Number: 024550810223

Congress, amid protests from consumer groups and FTC, plans to consider legislation that will extend ban on charging credit card customers extra fee when they use their cards. Merchants now pay 3% to 5% fee to card issuer for each credit card purchase. Cost, which amounted to estimated \$1.5 Billion in '80, is passed along indirectly in price of goods to both credit card and cash customers. Major credit card issuers contend that without ban on customer surcharges, credit card holders will be penalized for using their cards. Opponents of extending ban argue that merchant fee hides true cost of credit card purchases, encourages inflation and penalizes cash customers (S.)

WITT, KAREN DE

New York Times, Col. 1, Pg. 7, Sec. 4

Monday February 23 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: CREDIT CARDS AND ACCOUNTS ; CONSUMER CREDIT ; CREDIT (GENERAL); PRICES (GENERAL); FEES, PROFESSIONAL; LAW AND LEGISLATION (FEDERAL); RETAIL STORES AND TRADE; REFORM AND REORGANIZATION (INSTITUTIONAL).

PERSONAL NAMES: WITT, KAREN DE

16/5/13 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

07915385 NYT Sequence Number: 000000960930

CASH ADVANCES AID ELECTRONIC COMMERCE

SANDBERG, JARED

Wall Street Journal, Col. 1, Pg. 8, Sec. B

Monday September 30 1996

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

CyberCash Inc, working with six large financial institutions, plans to offer a system called CyberCoin, which will allow Internet users to buy on-line goods and service with prices generally under \$10 from participating merchants; will charge merchants between eight cents and 31 cents for transactions which were previously too small to be profitable due to credit card transaction fees (M)

COMPANY NAMES: CyberCash Inc

DESCRIPTORS: RETAIL STORES AND TRADE; INTERNET AND WORLD WIDE WEB; COMPUTERS AND INFORMATION SYSTEMS; Credit Cards and Accounts

PERSONAL NAMES: SANDBERG, JARED

16/5/14 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

05775322

VALLEY NATIONAL CREDIT CARD PROMISES NEW FEATURE: REFUND ON PRE-SALE GOODS

SEASE, DOUGLAS R

Wall Street Journal, Col. 3, Pg. 4, Sec. B

Monday October 1 1990

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Valley National Bank, Phoenix, Ariz, promotes credit card that promises cardholders that if any merchant lowers price of any item within 60 days of purchase, bank will refund price difference up to \$100 per item (S)

20/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02285551 INSPEC Abstract Number: C84032316, D84001797

Title: Making a name for itself (commercial paper issuing software)

Author(s): Tyler, M.

Journal: Datamation vol.30, no.9 p.88-93

Publication Date: 15 June 1984 Country of Publication: USA

CODEN: DTMNAT ISSN: 0011-6963

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: For a small, unknown company, there are two paths to success. One is to raise enormous amounts of venture capital for marketing, hoping the **product** will live up to its **costly** billing. The other way is to latch onto a famous name or two and hope that endorsements will boost the company into a stable position. XRT Inc., Malvern, Pennsylvania, chose the second route, and it is just now beginning to learn whether it will succeed. Created in 1972, XRT produces software for commercial paper and cash management applications at large money management institutions. The software is sold only on Tandem NonStop and IBM Personal Computer hardware. This year has seen a burst of activity at the suburban Philadelphia software house, and much of it can be credited to the signing of four big **contracts** -with **American Express Credit Corp.**, **ITT Financial Corp.**, **General Motors Acceptance Corp.**, and **Prudential Insurance Corp.** The contracts, which vary widely in their size and scope, are all based on the firm's flagship product, the **Commercial Paper Issuing System**. XRT is counting on those four contracts to lead to others, especially in the commercial paper market where a handful of vendors supply only a few major users, and where word-of-mouth advertising is paramount. (0 Refs)

Subfile: C D

Descriptors: financial data processing

Identifiers: commercial paper management; software packages; IBM personal computers; Tandem NonStop computers; XRT Inc.; cash management applications; money management institution; software house; Commercial Paper Issuing System; word-of-mouth advertising

Class Codes: C0310B (Computer facilities); C7100 (Business and administration); D2010 (Business and professional); D2050 (Financial applications)

20/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01122548 ORDER NO: AAD90-28323

AN EXPLORATORY STUDY OF U.S. AND EUROPEAN INTERNATIONAL DIRECT MARKETING STRATEGIES (DIRECT MARKETING, UNITED STATES)

Author: PADMANABHAN, RAMESH THOTTUVA

Degree: PH.D.

Year: 1990

Corporate Source/Institution: THE UNIVERSITY OF ALABAMA (0004)

Chairperson: JOHN S. HILL

Source: VOLUME 51/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1691. 176 PAGES

Descriptors: BUSINESS ADMINISTRATION, MARKETING

Descriptor Codes: 0338

International direct marketing (IDM) is a channel as well as a marketing strategy by which firms in one country directly communicate information via advertising media on products and services to identifiable customers of other countries, in some cases using data bases. This process is designed to generate immediate sales and/or to elicit measurable responses from those customers.

The objective of this study was to examine empirically the IDM activities of American and European companies. Since European direct marketers were thought to be ahead of U.S. firms in many areas of IDM, it was hoped that strategy contrasts would provide insights that might make

U.S. firms more effective in their IDM activities. This was also the first research study on IDM practices.

The data base of 140 questionnaires were obtained from U.S. (73) and European (67) IDM firms. A net response rate of 25.5 percent was obtained from the survey sample of 640 IDM firms. Fourteen hypotheses were tested. Four were **rejected** at $p < .05$; partial support was obtained for another three, and the remainder were not supported by the data.

A comparison of U.S. and European IDM activities indicated a number of significant differences. European firms served significantly more foreign markets than did U.S. firms. They also had significantly more IDM experience and generated a high proportion of export sales through IDM.

Generally both European and U.S. firms reviewed the same sorts of indicators in seeking new markets. However two variables, use of **credit cards** and growth of direct marketing industry, were viewed as being more important indicators for American firms. There were also significant differences in U.S.-European perceptions for IDM's strategic advantages. In the marketing strategy and organization, European-U.S. differences were found in the areas of market selection, **product** adaptation, **pricing**, **payment terms**, media usage, and IDM organizational structures.

The value of this research comes from the assembly of a body of knowledge in IDM and corporate strategy-related behavior. In a freer trading world marketplace, the potential for direct sales between firms and customers in different nations is great.

20/5/3 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09794038

CTC lanzara planes de bajo consumo

Chile: CTC set to launch new **payment plan**

El Mercurio (ESK) 08 Jun 2002

Language: SPANISH

Telefonica CTC Chile has submitted three different flexible **payment plans** to the Superintendent of Telecommunications in Chile (Subtel). Under the first scheme customers will be able to purchase pre-paid card similar to those available for mobile phones. In this way, lower income households who are unable to afford the service for a certain period can choose to simply not use it as apposed to being cut off. The company is also awaiting **approvals** for **payment plans** for high consumption households who may choose to pay a set amount per month depending on monthly consumption rates. *

COMPANY: TELEFONICA CTC CHILE

PRODUCT: Nonbank **Credit Card** Firms (6141); Commercial Banks (6020);

Consumer Finance Institutions (6140); Telecommunications (4810);

EVENT: **Product** Design & Development (33); Commodity & Service Prices (72);

COUNTRY: Chile (3CHI);

20/5/4 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09774326

MAS okays **Amex** card downpayment for homes plan

Singapore: **Amex** 's **credit card** downpayment **plan** gets nod

Business Times (Singapore) (XBA) 17 May 2002

Language: ENGLISH

American Express (**Amex**) has secured a nod from the Monetary Authority of Singapore (MAS) for its plan to allow all **Amex credit card** and personal **charge card** users registered in Singapore to use their cards to pay for downpayment of units to be sold under the Goldenhill Villas

project of City Developments (CityDev), a property developer in Singapore. To be launched come the final week of May 2002, the Goldenhill Villas will feature units estimated to cost more than S\$ 1.5mn or a downpayment of at least S\$ 75,000. However, **Amex** can only offer a credit limit of not more than two months of the cardholder's monthly income. Under the **approved credit - card -for-downpayment plan**, the **credit** used for the downpayment will be charged with a 11.88% special interest rate in the second year, while the first year will be exempted from interest. **Amex** cardholders will be allowed to pay up to 5% of the **purchase price** as downpayment or the allowable **credit** limit in their **cards** using **Amex credit or charge cards**. Separately, the MAS is looking into the possibility to endorse banks providing mortgage **loans** in Singapore to involve unsecured **credit card** for property acquisitions within the **approved** housing **loan** quantum (80% of the **purchase price** or property worth).

COMPANY: **AMERICAN EXPRESS ; AMEX ; CITY DEVELOPMENTS; CITYDEV**

PRODUCT: **Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650); Residential Buildings (1520);**
EVENT: **Government Domestic Functions (97); Marketing Procedures (24);**
COUNTRY: **Singapore (9SIN);**

20/5/5 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09333290

Customers face hike in fees

AUSTRALIA: NAB, CBA RAISE **LOAN** RATES, FEES
The Australian (XAA) 22-23 Jul 2000 p.5
Language: ENGLISH

The National Australia Bank (NAB) has increased its housing **loan** rate by 0.01% to 7.81% on 21 July 2000. Following **approval** from the Australian Competition and Consumer Commission, NAB also increased its cheque commissions by 10%, safe custody fees by 7% and per hour financial planning rate by 10%. The fees increase is stated necessary in order to offset extra **costs** resulted from the GST < **goods** and services tax> implementation. Other than NAB, Commonwealth Bank of Australia (CBA) also declared similar rise in its fees. The yearly fee for its **Visa** and **MasterCard** cards is now AU\$ 24.00, a 9% surge from the previous AU\$ 22.00. CBA's variable housing **loan** rate has gone up by 0.02% to 8%. Meanwhile, other standard fees in CBA will experience a below 5% and 10% increase accordingly.

COMPANY: **CBA; COMMONWEALTH BANK OF AUSTRALIA; NAB; NATL AUSTRALIA BANK**

PRODUCT: **Other Long-Term Rates (E5618); Retail Banking Services (6006); Clearing Banks (6010CB); Commercial Banks (6020);**
EVENT: **Marketing Procedures (24);**
COUNTRY: **Australia (9AUS);**

20/5/6 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09075822

Consumer credit **declines** for first time in '98 due to economic crisis

SOUTH KOREA: **LOANS** TO CONSUMERS DOWN
The Korea Herald (XBF) 12 Mar 1999 p.13
Language: ENGLISH

According to the Bank of Korea, the amount of outstanding consumer **loans** in South Korea dipped 13% from WON 211.2 tn as at the end of 1997 to WON 183.6 tn (around US\$ 149 bn) as at the end of 1998. This is the first

year-on-year fall since 1994 when the central bank started compiling related data. The **decline** was due to the recession which sees consumers reducing their spending, as well as a sweeping overhaul of the debt-ridden financial industry that had financial firms lending less money. The **decline** pulled down the ratio of consumer credit to financial institutions' total **loans** to the private sector from 39.4% to 38.7% during the period. Consumer credit, called household credit, includes **loans** taken out by households and sales credit that arise from consumer purchases of **products** on credit. The **amount** of household **loans** fell 10.3% to WON 165.8 tn, while sales credit dipped 32%. In particular, the amount of unpaid **credit card** bills fell by WON 2.5 tn, compared to a growth of WON 493.8 bn. The ratio of sales credit to household credit outstanding **declined** from 12.4% to 9.7%.

PRODUCT: Retail Banking Services (6006); Private Debt (E5650);
EVENT: Sales & Consumption (65);
COUNTRY: South Korea (9SOK);

20/5/7 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

07545499 NYT Sequence Number: 157287970918
STARTS OF HOUSING DROPPED BY 4.8% IN AUGUST
Bloomberg Business News
New York Times, Col. 1, Pg. 3, Sec. D
Thursday September 18 1997
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Commerce Department reports housing starts fell 4.8 percent in August to annualized 1.363 milion, suggesting **decline** in mortgage rates has yet to rekindle demand for new homes; permits for new construction also dropped, and July's total of housing starts is revised lower, showing **decline** of almost 5 percent; Federal Reserve report signals that labor shortages have yet to translate into rising consumer or industrial **prices**; holds **prices** for **goods** are said to be moving very little, if at all, at manufacturing level for inputs or finished goods, and at retail level; American Bankers Association figures show almost 4 percent rise in late **credit - card** payments in second quarter, while Labor Department says import prices fell one-tenth of 1 percent in August; graph (L)

SPECIAL FEATURES: Graph

COMPANY NAMES: Commerce Department; Federal Reserve System; American Bankers Assn; Labor Department (US)

DESCRIPTORS: Housing; Housing Starts; Mortgages; Interest Rates; Building (Construction); Labor; Unemployment and Job Market; Shortages; Prices (Fares, Fees and Rates); Housing; **Credit**; **Credit Cards and Accounts**; **Consu mer Cred it^Int**; International Trade and World Market; United States Economy

24/5/1 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

06015029 NYT Sequence Number: 321001910810

MOVING MONEY IN A MATTER OF MINUTES

SLOANE, LEONARD

New York Times, Col. 1, Pg. 48, Sec. 1

Saturday August 10 1991

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Article describes services for long-distance transfer of money offered by competitors Western Union and **American Express** ; both will **accept** cash or **credit card** on **sending** end and take **credit card** orders at '800' number; both maintain network of convenient agents, such as grocery **stores** and bus stations throughout US and some foreign countries, which are able to enact transfer in matter of hours and provide recipient with cash; chart of fees; photo (M)

SPECIAL FEATURES: Chart; Photo

COMPANY NAMES: WESTERN UNION CORP; **AMERICAN EXPRESS** CO

DESCRIPTORS: CURRENCY; TELEPHONES; **CREDIT CARDS AND ACCOUNTS**

PERSONAL NAMES: SLOANE, LEONARD

?

File 2:INSPEC 1969-2002/Jul W3
 (c) 2002 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2002/Jun
 (c) 2002 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2002/Jul W2
 (c) 2002 BLDSC all rts. reserv.
 File 77:Conference Papers Index 1973-2002/Jul
 (c) 2002 Cambridge Sci Abs
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun
 (c) 2002 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2002/Jul
 (c) 2002 Info. Today Inc.
 File 583:Gale Group Globalbase(TM) 1986-2002/Jul 20
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2002/Jul 19
 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Jul 19
 (c) 2002 The New York Times

?ds

Set	Items	Description
S1	150345	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?) (3N) (PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	1708	S1(3N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S3	94008	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?) (5N) (GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITEMS) OR PURCHASE()PRICE?
S4	40745	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRUMENT?)
S5	441063	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
S6	1004251	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENIAL OR DENIE? OR DECLINE? OR REJECT?
S7	16703	S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	991728	INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC - OR LAYAWAY OR LAY()AWAY OR FINANC?
S9	23155	S8(5N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S10	291	S9 AND S3
S11	20	S10 AND S4
S12	18	RD (unique items)
S13	17	S10 AND S5
S14	13	S13 NOT S12
S15	12	RD (unique items)
S16	2	S10 AND S7
S17	2	S16 NOT (S12 OR S14)
S18	2	RD (unique items)

Considered 7/2002

12/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6028684 INSPEC Abstract Number: C9811-7120-011

Title: Additional security features for optically variable foils

Author(s): Marshall, A.C.; Russo, F.

Author Affiliation: Whitley Foils, Scotland, UK

Journal: Proceedings of the SPIE - The International Society for Optical Engineering Conference Title: Proc. SPIE - Int. Soc. Opt. Eng. (USA) vol.3314 p.237-46

Publisher: SPIE-Int. Soc. Opt. Eng,

Publication Date: 1998 Country of Publication: USA

CODEN: PSISDG ISSN: 0277-786X

SICI: 0277-786X(1998)3314L.237:ASFO;1-5

Material Identity Number: C574-98101

U.S. Copyright Clearance Center Code: 0277-786X/98/\$10.00

Conference Title: Optical Security and Counterfeit Deterrence Techniques II

Conference Sponsor: SPIE; Soc. Imaging Sci. & Technol

Conference Date: 28-30 Jan. 1998 Conference Location: San Jose, CA, USA

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Practical (P)

Abstract: For thousands of years, man has exploited the attraction and radiance of pure gold to adorn articles of great significance. Today, designers decorate packaging with metallic gold foils to maintain the prestige of luxury items such as perfumes, chocolates, wine and whisky, and to add visible appeal and **value** to wide range of **products**. However, today's products do not call for the hand beaten gold leaf of the Ancient Egyptians, instead a rapid production technology exists which makes use of accurately coated thin polymer films and vacuum deposited metallic layers. Stamping Foils Technology is highly versatile since several different layers may be combined into one product, each providing a different function. Not only can a foil bring visual appeal to an article, it can provide physical and chemical resistance properties and also protect an article from human forms of interference, such as counterfeiting, copying or tampering. Stamping foils have proved to be a highly effective vehicle for applying optical devices to items requiring this type of protection.

Credit cards, banknotes, personal **identification** documents and more recently high **value** packaged **items** such as software and perfumes are protected by optically variable devices applied using stamping foil technology. (12 Refs)

Subfile: C

Descriptors: banking; copy protection; document handling; foils; holographic gratings; interference filters; printing; security of data; smart cards

Identifiers: optically variable foils; additional security features; stamping foils technology; counterfeiting protection; copying protection; **credit cards**; banknotes; personal identification documents; high **value** packaged **items**; software; perfumes; optically variable devices; hot stamping foils; security; covert features; dry printing; carriers; release layers; interference effects

Class Codes: C7120 (Financial computing); C6130D (Document processing techniques); C6130S (Data security)

Copyright 1998, IEE

12/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

5200772 INSPEC Abstract Number: B9604-6210L-042, C9604-5620-022

Title: Payment switches for open networks

Author(s): Gifford, D.E.; Stewart, L.C.; Payne, A.C.; Treese, G.W.

Author Affiliation: Dept. of Electr. Eng. & Comput. Sci., MIT, Cambridge, MA, USA

Conference Title: Proceedings of the First USENIX Workshop of Electronic Commerce p.69-75

Publisher: USENIX Assoc, Berkeley, CA, USA

Publication Date: 1995 Country of Publication: USA 333 pp.

Material Identity Number: XX96-00431

Conference Title: Proceedings of the First USENIX Workshop of Electronic Commerce

Conference Date: 11-12 July 1995 Conference Location: New York, NY, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: We describe the first operational Internet payment switch that provides real-time authorization suitable for direct use by merchant servers. A **payment** switch is a server that creates digital representations of conventional **financial instruments**, and forwards authentic payment orders on these **instruments** to their corresponding conventional **financial** networks and institutions. Our payment switch provides support for time-based and **item**-based **pricing**, implements switch based authorization and settlement aggregation for micropayments, and includes an extensive customer support system in order to provide a high level of customer confidence in electronic commerce. Fraud control is based on a transaction-specific multi-level security model that accommodates existing Internet browsers. Multiple authentication technologies are applied to every transaction. (13 Refs)

Subfile: B C

Descriptors: authorisation; computer networks; fraud; Internet; message authentication

Identifiers: payment switches; open networks; Internet payment switch; real-time authorization; digital representations; authentic payment orders; time-based pricing; **item**-based **pricing**; micropayments; customer support system; customer confidence; electronic commerce; fraud control; transaction-specific multi-level security model; Internet browsers

Class Codes: B6210L (Computer communications); C5620 (Computer networks and techniques); C6130S (Data security); C7210 (Information services and centres); C7120 (Financial computing)

Copyright 1996, IEE

12/5/3 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01849408 ORDER NO: AADAA-I3027803

Decentralized purchasing: A study of its efficiency and effectiveness

Author: Wright, Elisabeth

Degree: D.P.A.

Year: 2001

Corporate Source/Institution: University of Southern California (0208)

Adviser: Charles J. Cicchetti

Source: VOLUME 62/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3184. 203 PAGES

Descriptors: POLITICAL SCIENCE, PUBLIC ADMINISTRATION

Descriptor Codes: 0617

ISBN: 0-493-39866-X

The focus of this research was to examine the effectiveness brought about within the federal government by making purchases using a **credit card**. This new method of purchasing was adopted with the intent of streamlining a cumbersome, protracted paper purchasing system. By legislative authority granted under the Federal Acquisition Streamlining Act, **credit cards** became an accepted means of purchasing **items costing** less than \$2,500 each. The legislation permitted a wide dispersion of **credit card** authority. This replaced the traditional centralized purchasing system that relied solely upon contracting officers to issue written purchase orders.

This research examines the processing times experienced within the Department of the Army using both the written purchase order method and the **credit card** method to **determine** whether the **credit card** method is

more efficient and effective. The Department of the Army's **credit card** program is well recognized within the federal government as a leading program that has embraced this new paradigm of purchasing. Using a time-motion study conducted by the U.S. Army Audit Agency, an analysis of the processing times experienced using the centralized purchase order system and those recorded using the new **credit card** system was conducted. Additionally, specialized interviewing with key policy makers and operational managers provided insight into the genesis and experiences to date using the **credit card** method of purchasing.

The research demonstrates that **credit card** purchasing offers a significant reduction in processing times. It is more efficient, because it reduces administrative processing time and concomitant costs. This benefits the internal customer and the taxpayer. However, the almost exclusive emphasis placed on achieving administrative savings is at the expense of other measures of effectiveness. Issues such as internal controls are purported by agency officials to be important, but a lack of effective control systems paves the way for fraud, waste and abuse. Agencies must take the necessary steps to design and implement rigorous control systems that deter and detect fraud, waste and abuse. Without systemic control, a **credit card** system that is faster and cheaper may not be better.

12/5/4 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01661791 ORDER NO: AAD99-00246
NUMERICAL METHODS AND SOFTWARE FOR THE PRICING OF AMERICAN FINANCIAL DERIVATIVES (OPTIONS PRICING, FREE BOUNDARY PROBLEMS)

Author: PANTAZOPOULOS, KONSTANTINOS N.
Degree: PH.D.
Year: 1998
Corporate Source/Institution: PURDUE UNIVERSITY (0183)
Major Professor: ELIAS N. HOUSTIS
Source: VOLUME 59/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4253. 153 PAGES
Descriptors: COMPUTER SCIENCE ; ECONOMICS, FINANCE ; MATHEMATICS
Descriptor Codes: 0984; 0508; 0405

In recent years leading-edge financial institutions routinely use advanced analytical and numerical techniques from science and engineering to **create**, deploy, and manage new **financial instruments**. The proliferation and complexity of the available **financial instruments** in conjunction with the ever-increasing globalization and interplay of the world capital and equity markets have largely mandated this trend. This dissertation addresses the numerical solution of mathematical models used for the **pricing** of financial **products** called financial derivatives or options.

The thrust of our research focuses on the development, analysis, and performance evaluation of numerical methods for solving American option pricing models, and the design of a problem solving framework to support the pricing process and its variations. We assume a free boundary partial differential equation model of the American option pricing problem and develop and analyze a class of numerical methods referred to as front-tracking methods utilizing finite element and finite difference discretization schemes.

The central thesis of this dissertation is that for certain types of option pricing problems front-tracking methods merit closer attention as candidates for solving the option pricing model, both in terms of efficiency and robustness. Furthermore, the natural properties of the problem and its inherent characteristics can be exploited in a meaningful manner in order to develop a unifying software framework for delivering the computational solutions.

12/5/5 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01590983 ORDER NO: AAD97-29591

DETERMINANTS OF THE CHOICE OF FINANCIAL INSTRUMENTS : AN EMPIRICAL INVESTIGATION (TAXES, BANKRUPTCY, INFORMATION ASYMMETRY, AGENCY COSTS, MARKET STRUCTURE)

Author: MARIOLA, ELENI

Degree: PH.D.

Year: 1997

Corporate Source/Institution: RUTGERS THE STATE UNIVERSITY OF NEW JERSEY
- NEWARK (0461)

Director: IVAN E. BRICK

Source: VOLUME 58/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1392. 250 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

The purpose of this study is to empirically test hypotheses derived from theoretical models which attempt to explain optimal capital structure decisions. In particular, we investigate the effects of personal and corporate taxes, bankruptcy costs, information asymmetries, agency costs, and the **product** market structure on the type of financing employed by corporations. The quality of a firm, the slope of the yield curve, and industry concentration ratios are also included in the pool of independent variables. Binomial and multinomial PROBIT models are utilized to test the choice among straight debt, convertible debt, and common equity. The simultaneous determination of debt and taxes, and debt and total assets are also incorporated in the analysis. There is strong evidence that deviations from a long-run target debt ratio are extremely important in the type of financing chosen. The U-shaped relationship between risk and leverage is also confirmed. Moreover, we obtain a negative and statistically significant coefficient for risk when the long-run measure of risk is utilized. All the other results are highly dependent on the approximation used for the probability of bankruptcy. There is evidence, albeit a weak one, that increases in the difference between personal and corporate tax rates augment the use of leverage. High levels of depreciation and investment tax credits increase the probability of a non-equity issue. Corporations with high growth opportunities and high percentage of insider ownership do use equity when external financing is needed. The quality of a corporation is insignificant in **determining** the type of **financing**. The results on the effect of the slope of the yield curve and industry concentration are mixed. Overall, the results support the static tax and bankruptcy tradeoff models as well as the agency costs models.

12/5/6 (Item 4 from file: 35)

DIALOG(R) File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

825320 ORDER NO: AAD83-24905

A SHORT-TERM FORECASTING MODEL OF THE FINANCIAL SECTOR

Author: HURD, DALE RAY

Degree: PH.D.

Year: 1983

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, RIVERSIDE (0032)

Source: VOLUME 44/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2208. 276 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

Financial intermediaries are legally **defined** institutions which transfer savings from "surplus" sectors of the economy to the borrowing "deficit" sectors for purposes of securing real and financial assets.

Financial intermediaries, acting in their capacity as conduits of funds from surplus sectors to deficit sectors, are a major factor in **determining** the size and destination of **financial** flows. In this dissertation the author develops a methodology for analyzing the impact of the financial sector on the real sector of the domestic economy.

The methodology is developed and a subset is empirically estimated

to quantify the magnitude and direction of changes in the domestic financial sector. The **financial** sector's impact on the **creation** and distribution of wealth as determined by economic agents acting in the real sector of the economy is presented. The author also writes about the responses of economic agents to changes in the financial sector, and implements an autoregressive moving average technique for forecasting activity within the financial sphere.

The author develops the theoretical model based on the exogenous variable "investment" to analyze the alternative patterns of financial sources and financial uses which arise from various investment specifications. Ultimately the model's raison d'etre is to establish the effect of the financial sector on real output, prices, and incomes. The methodology to accomplish this end is outlined in this dissertation. The author discusses the distribution of financial assets and liabilities resulting from historical patterns of investment demand. He continues with a discussion of how the rates of return on **financial instruments** specify the sectoral interest payments resulting from the liability pattern and the sectoral interest income generated by the asset distribution. The framework of the author's theoretical analysis is a cost-plus full pass-through pricing scenario which specifies the resultant change in **prices** for real **goods** and services and yields the **price** level impact.

12/5/7 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2002 The HW Wilson Co. All rts. reserv.

2246696 H.W. WILSON RECORD NUMBER: BAST01020680

New energy pricing tool needed to stave off capital starvation for energy companies

Simmons, Matthew;

Oil & Gas Journal v. 99 no13 (Mar. 26 2001) p. 65-7

DOCUMENT TYPE: Feature Article ISSN: 0030-1388 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: Part of a special report on oil and gas **financial instruments**. While access to capital should improve in 2001, public equity markets remain in a volatile state, with most energy companies continuing to complain about languishing stock prices. The energy systems' capital needs will only be addressed by understanding the vagaries of capital markets and the ingredients that prompt capital market providers to invest in them. As long as the energy industry continues to **price** its **products** based on the closing daily **prices** of energy contracts on the commodity exchanges, it will remain a boom-and-bust business. One way in which energy players could improve the situation would be by creating long-term contracts for their energy supply with prices set high enough to **create** realistic, but not exorbitant **financial** returns.

DESCRIPTORS: Futures contracts--Prices; Oil companies--Credit problems; Capital investments;

12/5/8 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00660077 02S004-007

Buying groceries sans cashier

Smart Computing in Plain English , April 1, 2002 , v13 n4 p58-59, 2
Page(s)

ISSN: 1093-4170

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Points out that self-checkout systems are growing in popularity as retailers try to satiate their customers' appetites for immediate service while simultaneously addressing store-level labor shortages. Explains how the checkout systems work, and how they prevent sticky-fingered customers

from swiping an extra Snickers bar. Says that each station is equipped with a touchscreen liquid crystal display (LCD), barcode scanner, cash-payment machine, and **credit / debit card** reader. Indicates that the first step is to sweep an item's barcode in front of the scanner, then the computer identifies the item and displays the **item**'s name and **price** on the LCD. Declares that payment is straightforward, because cash is inserted into a **designated** slot, and if **credit / debit card** is used, it is swiped and a personal identification number (PIN) is read. Includes six photos. (EPE)

Descriptors: Retailing; Bar Codes; LCD; Touch Screen; Electronic Shopping

12/5/9 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rights reserved.

00508164 98PK09-309

Alpha Online Merchant builds basic shops -- Can get small e-stores running but can't process payments

Rapoza, Jim

PC Week , September 28, 1998 , v15 n39 p35, 1 Page(s)

ISSN: 0740-1604

Company Name: Alpha Software

URL: <http://www.onlinemerchant.com>

Product Name: Online Merchant 1.0

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: United States

Presents a favorable review of Online Merchant 1.0 (\$99), an online storefront development tool from Alpha Software Corp. of Burlington, MA (781). Calls it a **good low-cost** option for creating a Web storefront. Features tools for store design, creating an online catalog, and setting up shipment and payment options. Adds that it can be uploaded even to the most basic site hosting, including local ISPs. Claims that its functions will appeal to small businesses or those who prefer to create an online store prototype. Complains that it lacks direct **credit card payment** capability as well as advanced **personalization** abilities. Points out that those requiring direct payment processing will find its competitors to be better options. Concludes that this is a **good** solution for a basic, low-cost Internet storefront. Includes one **product** summary. (kgh)

Descriptors: Web Page Authoring; Electronic Commerce; Web Tools; Online Transaction Processing; Web Sites; Small Business

Identifiers: Online Merchant 1.0; Alpha Software

12/5/10 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rights reserved.

00342837 94PV03-012

Making the smart investment in personal finance software -- Why is Dick in such a financial dilemma? Maybe it's that mess he calls a filing system...

Krushenisky, Cindy

PC Novice , March 1, 1994 , v5 n3 p56-61, 5 Page(s)

ISSN: 1052-1186

Company Name: Intuit; MECA Software; Microsoft; Computer Associates; Parsons Technology

Product Name: Quicken; Managing Your Money; Microsoft Money; Kiplinger's CA-Simply Money; MoneyCounts

Languages: English

Document Type: Buyer and Vendor Guide

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: United States

Defines personal **finance** software as being programs that help individuals manage finances by keeping track of items such as **bank**

accounts, **credit card** accounts, monthly expenses, taxes, and income. Surveys several strong personal finance products including: Quicken (\$69) from Intuit, Inc. (800); Managing Your Money (\$79) from MECA Software Inc. (800); Microsoft Money (\$69) from Microsoft Corp. (800); Kiplinger's CA-Simply Money (\$69) from Computer Associates International (800); and MoneyCounts (\$49) from Parsons Technology Inc. (800). Says that these five **products** are **priced** very similarly and include features that let the user balance his or her checkbook, print checks, predict taxes, plan for retirement, and manage investments. Adds that it is important to look not just at features but at how the features work within each program. Purchase decisions should be made based upon individual needs. Contains four screen displays. (HHW)

Descriptors: Finances; Software; Home Office; Money; Management; Vendor Guide

Identifiers: Quicken; Managing Your Money; Microsoft Money; Kiplinger's CA-Simply Money; MoneyCounts; Intuit; MECA Software; Microsoft; Computer Associates; Parsons Technology

12/5/11 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00336226 94PW01-076

Quicken for DOS 7.0

Morochove, Richard

PC World , January 1, 1994 , v12 n1 p210, 213, 2 Page(s)

ISSN: 0737-8939

Company Name: Intuit

Product Name: Quicken

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): a

Geographic Location: United States

Presents a very favorable review of Quicken for DOS 7.0 (\$69.95), a personal finance program from Intuit (800, 415). The program offers two options for **creating** checks, and also allows electronic **payment** of bills. It provides the capability of receiving **credit card** statements by modem or on disk. Its financial calendar feature allows users to assign bills to specific dates for **payment** and the program can **create** the check entry automatically or simply remind the user when the payment is due. It includes **financial** planning **calculators** and portfolio management features. It provides seven portfolio views of holdings, analyzes investment performance, calculates current valuation, and records **pricing** changes. It includes **good** online help and Coaches which offer shortcut suggestions. It also has an excellent tutorial. The program is selected as a 'Best Buy.' Includes one screen display. (djd)

Descriptors: Finances; Software Review

Identifiers: Quicken; Intuit

12/5/12 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09723931

Proteccion a consumidores

Costa Rica: Differences in prices to be indicated

La Nacion (Costa Rica) (ESK) 15 Mar 2002

Language: SPANISH

A new decree by the government of Costa Rica allows retailers to freely indicate differences in **prices** of **goods** depending on whether payments are made in cash or through **credit cards**. The law is **designed** to prevent businesses from charging additional transaction costs on **credit card** purchases. In Costa Rica where it is estimated that 56% of workers possess **debit cards** a total of 25 operators offer around 235 different types of payment cards. *

PRODUCT: **Credit Card Services** (6020CC); Nonbank Credit Card Firms (6141);
EVENT: National Government Economics (94);
COUNTRY: Costa Rica (3COS);

12/5/13 (Item 2 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09306909
How the **credit card** giants fleece us all
UK: SCANDAL OVER **CREDIT CARD** CHARGES
Daily Mail (DML) 14 Jun 2000 p.47
Language: ENGLISH

UK **credit card** customers are paying huge amounts of interest on their bills as card issuers and banks look to **generate** greater profits. According to the **Credit Card** Research Group, annual **credit card** interest payments in the UK total Gbt 4bn, principally because **credit card** companies **charge** close to 20% interest. Other practices employed by **credit card** companies include charging interest on the day of a purchase, even though the money is not lent to consumers for another two to three days. There are also charges on cash withdrawals using **credit cards**, charges for foreign currency exchanges plus penalty charges for tardy repayments.

PRODUCT: **Credit Card Services** (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Commodity & Service **Prices** (72); Product Standards (35);
National Government Economics (94);
COUNTRY: United Kingdom (4UK);

12/5/14 (Item 3 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09269493
Timid e-shoppers can ring and buy
UK: PHONE TAKES E-SHOPPERS BILL
Daily Telegraph (DT) 12 Apr 2000 p.13
Language: ENGLISH

Those who are afraid of paying for a product over the Internet using their **credit card**, will soon be able to have the **price** of the **product** added to their phone bill instead. With this method at hand, people may find buying over the net less of a risk. Phone charge, Webmetering and Coulomb all add your shopping bills to the phone bill. Using Webmetering, for example, would mean that a shopper would disconnect from the Internet and make a phone call in order to receive a personal **identification** number with a **credit** limit and a time limit. The customer will type in a pin number when he or she goes back on line. Phone Charge is similar but Coulomb uses software that is downloaded onto the PC, disconnects you, and automatically dials another number. *

COMPANY: COULOMB; WEBMETERING; PHONE CHARGE

PRODUCT: Mail Order Houses (5961); Computer Services (7370);
EVENT: Product Design & Development (33);
COUNTRY: United Kingdom (4UK);

12/5/15 (Item 4 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

Q6579657

RAMS set to take on established banks

AUSTRALIA: RAMS TO CHALLENGE BANKS

The Australian Financial Review (AFR) 23 Jan 1998 P.46

Language: ENGLISH

Australia's RAMS Home Loans is set to provide full transaction banking through Eftpos and ATM terminals in an attempt to counter competition generated by the payments system. The Australian Competition and Consumer Commission is likely to applaud the move as it welcomes non-bank competitors into the financial sector to bolster competition. The mortgage specialist plans to make transaction facilities an integral part of its new mortgage offset account which would include a RAMS Visa credit card, debit card and deposit book. Meanwhile, it is discussing with Colonial State Bank for sponsorship for participation of Eftpos. Likewise, it is negotiating with CashCard for joining its ATM network. Not bound by high-cost network and low-earning transaction accounts, RAMS is able to charge as low as AU\$ 0.30 for electronic transactions as compared to AU\$ 1.30 for some banks. However, banks are not unduly worried about the new competitor. Commonwealth bank felt that quality service and higher customers' satisfaction would be an edge over RAMS. RAMS would have a hard time trying to match the product range and pricing structure of banks.

COMPANY: CASHCARD; COLONIAL STATE BANK; RAMS HOME LOANS

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020);

EVENT: Planning & Information (22);

COUNTRY: Australia (9AUS);

12/5/16 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

06010948

Die Deutsche Bundesbank mag keine "Elektronischen Brieftaschen"

GERMANY: "ELECTRONIC WALLETS" COMING NEXT ?

Frankfurter Allgemeine Zeitung (FA) 30 Jun 1994 p.12

Language: GERMAN

A number of banks consider issuing "electronic wallets", the latest generation of innovative payment means as alternative to cash. "Electronic wallets" cover cards issued by banks, post offices or other companies against cash payment or money transfer. The cards confirm a certain credit line and can be extensively used, provided the system is widely available, for payment of consumer goods, services and telephone calls. The amounts due are debited to the card credit and even can be used by the payee himself or herself, e.g. a trader or craftsman, for payment to other parties again. Germany's central bank, the Bundesbank, is sceptical about this innovation fearing to lose its already reduced influence on the money supply and to see effectiveness of its monetary instruments diminish.

COMPANY: DEUTSCHE BUNDESBANK; BUNDESBANK

PRODUCT: Debit Card Svcs (6020DC); Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005);

EVENT: Research & Development Activity (45); Market & Industry News (60);

COUNTRY: Germany (4GER);

12/5/17 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

06500733 NYT Sequence Number: 067504930107

NATIONSBANK CARD FEATURES A SAVINGS PLAN

New York Times, Col. 3, Pg. 4, Sec. D

Thursday January 7 1993

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Nationsbank will introduce **credit card** that will enable **card** holders to build their savings when they make purchases; program, joint venture with Start Inc, will provide each card holder with tax-deferred annuity administered by Metropolitan Life Insurance Co of New York; each time card is used, Nationsbank will pay up to 1 percent of total **purchase price** to the annuity (M)

COMPANY NAMES: NATIONSBANK CORP; START INC; METROPOLITAN LIFE INSURANCE CO

DESCRIPTORS: **CREDIT CARDS** AND ACCOUNTS; NEW MODELS, **DESIGN** AND PRODUCTS; JOINT VENTURES AND CONSORTIUMS; ANNUITIES

12/5/18 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

06534012

NEW MASTERCARD BUSINESS CARD

Wall Street Journal, Col. 2, Pg. 4, Sec. A

Friday August 20 1993

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

MasterCard International Inc unveils a **credit card** for companies to buy office supplies and other **items costing** \$25,000 or less (S)

COMPANY NAMES: **MASTERCARD** INTERNATIONAL INC

DESCRIPTORS: **CREDIT CARDS** AND ACCOUNTS; NEW MODELS, **DESIGN** AND PRODUCTS

?

.15/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03969770 INSPEC Abstract Number: B91064664, C91058235

Title: Design issues for usability of residential multifunction terminals

Author(s): Nael, M.

Author Affiliation: CCETT, Cesson Sevigne, France

Journal: IEEE Journal on Selected Areas in Communications vol.9, no.4
p.518-23

Publication Date: May 1991 Country of Publication: USA

CODEN: ISACEM ISSN: 0733-8716

U.S. Copyright Clearance Center Code: 0733-8716/91/0500-0518\$01.00

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Some of the major issues confronting designers of home electronics equipment are discussed, and some things that should be done to ensure that the next generation of products will be useful and usable are suggested. Issues connected with user interface levels and user command language are addressed, along with the consequences for system and **product design** (i.e., the **financial cost** of usability and standardization issues). (13 Refs)

Subfile: B C

Descriptors: design engineering; domestic appliances; electronics industry; interactive **terminals** ; standardisation; telecommunication equipment; user interfaces

Identifiers: system design; residential multifunction **terminals** ; home electronics equipment; user interface levels; user command language; product design; financial cost; usability; standardization

Class Codes: B6200 (Telecommunication); B0170C (Project and design engineering); C5540 (Terminals and graphic displays); C6180 (User interfaces)

15/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01255458 ORDER NO: AAD92-39145

ESSAYS ON OVERLAPPING GENERATIONS (IRREDUCIBILITY, COMPETITIVE EQUILIBRIUM, INTEREST PAYMENTS)

Author: MOLLER, MARKUS KRISTINN

Degree: PH.D.

Year: 1992

Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)

Major Adviser: TIMOTHY J. KEHOE

Source: VOLUME 53/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2930. 222 PAGES

Descriptors: ECONOMICS, THEORY

Descriptor Codes: 0511

The first essay is long. It consists of three chapters.

The first chapter surveys the literature on existence of competitive equilibria with overlapping generations.

In the second chapter a theorem on the existence of a competitive equilibrium is stated and proven for an overlapping generations economy with production, where consumers and producers live for a finite number of periods and the number of commodities per period is arbitrary but finite. Restrictions on consumption sets are mild: Neither free disposal nor increasing preferences are imposed. The irreducibility condition guaranteeing opportunities for gainful trade implies that these opportunities may depend on the production rather than endowments alone. Alternative irreducibility conditions are examined and corresponding changes in the prove of the existence theorem are described. If current activities depend excessively on future resources an equilibrium may fail to exist.

In the third chapter, results on existence without irreducibility are surveyed. An exchange economy is described where the number of commodities

per period, the number of consumers in each period and the lifetime of each consumer are finite. Each consumer faces a system of prices for the commodities available during his lifetime which values his commodity endowment at unity. The price of a particular commodity facing a consumer may be zero, finite, or positive infinity. It is shown that there exists an internally consistent collection of individualized prices such that aggregate demand is less than or equal to the aggregate endowment of each commodity.

The second essay is short. It examines price indeterminacies associated with interest **payments** on reserves in an overlapping **generations** model with two period lived consumers and storage. Consumers are required to hold fiat money equal to a positive fraction of the **value of goods stored**. The monetary authority pays interest on required money holdings at a fixed, real rate. In a closed economy it is shown that if only the real interest bill is financed by taxes but the inflationary erosion of money holdings is compensated by printing money, the nominal price level is indeterminate. In an open economy with fixed exchange rates this indeterminacy vanishes.

15/5/3 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09678134
HUnen majesteettinsa palveluksessa
Finland: Sampo CEO on strategies
TalouselUmU (XFI) 18 Jan 2002 p.18-23
Language: FINNISH

CEO Bj6rn Wahlroos of the Finnish financial group Sampo says in the article that Sampo decided to concentrate on the Nordic markets instead of the Polish and Baltic markets as the Polish markets are large but the GDP is low per person and the Baltic markets are both small and suffer from low GDP. Finland, on the other hand may develop into the strongest growth area in Europe as there are few funds per household and the country has become wealthier. Sweden is a central market for asset management in the Nordic countries. However, the growth rate is slower than in Finland, as the markets are already more saturated. Wahlroos says that Sampo is not withdrawing entirely from the non-life insurance operations. If is the market leader in non-life insurance in the Nordic markets, and it is clearly larger than Tryg-Baltica and Pohjola. Sampo expects the profitability of non-life insurance operations to improve. Sampo considers the Nordic countries as its home market. Larger size is the logical trend. Still, Wahlroos states that the most important goals are to be a **good financial** group and to **create value** added to the shareholders.

COMPANY: WAHLROOS BJORN; WAHLROOS BJORN; **STOREBRAND** ; SAMPO; IF
PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020); Insurance (6300); Property & Liability
Insurance (6330);
EVENT: Companies Activities (10); Planning & Information (22);
COUNTRY: Finland (5FIN); Scandinavia (5SC); Poland (6POL); USSR (6USS);

15/5/4 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09249966
Britannic aims to double sales on financial side
UK: BRITANNIC LAUNCHES NEW **POS** SYSTEM
Post Magazine (PM) 02 Mar 2000 p.13
Language: ENGLISH

Britannic Assurance <UK> is developing a new interactive, **point -of- sale** technology aimed at doubling sales of savings, investment policies and

pensions. The new system, developed in conjunction with Cap Gemini, will be available to Britannic's 2,200 financial advisors and sales managers that use laptop computers. The technology, costing GBt 20mn, is **designed** to help explore different **financial** options and review **costs** and benefits of **product** selection. *

COMPANY: CAP GEMINI; BRITANNIC ASSURANCE

PRODUCT: Life Assurance (6310); Insurance (6300);
EVENT: General Management Services (26); Product Design & Development (33); Planning & Information (22); Marketing Procedures (24);
COUNTRY: United Kingdom (4UK);

15/5/5 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06483568
Electronic 'coin' advances
AUSTRALIA: ANOTHER ONLINE PAYMENT SYSTEM
The Australian Financial Review (AFR) 11 Jun 1997 P.45
Language: ENGLISH

Australian bank, Advance Bank, will be launching a new payment system, known as the ecash, at end-June 1997 on the Internet. The **payment** system is exclusively **designed** for consumers buying low- **cost** **items** as cheap as AU\$ 0.01. Consumers will be able to extend their shopping to a worldwide basis in 1998 when an international exchange system is developed. However, the new payment system is not perfect in at least 2 ways. First, as Advance is the only bank in Australia to offer the payment system, only the bank's customers are able to access the system. Second, the processing costs of each transaction may be higher than the payments made by shoppers for their purchases of AU\$ 0.10 or even AU\$ 0.01. However, the concept is justifiable if transaction volumes get high enough and Internet bandwidth gets cheaper. The payment system works in the following ways. Customers will transfer money from their bank accounts with Advance Bank to an electronic "vault" for conversion to "digital coins". After conversion, customers can use them to make payments for purchases in online **stores** under the ecash system. The charges for the new system are as follows. Merchants will be charged AU\$ 450 a year for the software and "rental" for their **stores** in the cybermall. On top of that, they will be charged 2% processing fee for each transaction. Customers, on the other hand, will be charged 0.5% for taking digital coins out of their vault. The amount of money that they can withdraw from their bank accounts into the vaults will be subjected to a limit and fee that apply to withdrawals at ATMs.

COMPANY: INTERNET; ADVANCE BANK

EVENT: Product Design & Development (33);
COUNTRY: Australia (9AUS);

15/5/6 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06363615
Vakuutusyhti6t ryntUUvUt sUust6markkinoille
FINLAND: CEO OF SAMPO INTERVIEWED
Turun Sanomat (XFG) 10 Sep 1996 p.3,12
Language: FINNISH

CEO of the Finnish insurance group Sampo, Jouko K. Leskinen, says in an interview for the paper that insurance companies will capture at least 20% or FMk 20bn (US\$ 4.4bn) of the savings of Finns over the next few years. At the moment, insurance companies account for FMk 4-6bn of the annual savings made by households (approx. FMk 100bn). Overall, the savings market will

continue to be redistributed rapidly in the future, as competition will increase in particularly life and pension insurance, Leskinen forecasts. Leskinen predicts that banks may achieve a significant position in the sector of pure investment insurance policies. In contrast, he expects long-term pension insurance policies to remain the domain of traditional insurance companies. According to Leskinen, the fact that competition is increasing does not mean that any ' **financial department stores** ' will be **created** . Leskinen argues that Finnish insurance companies are by no means outperformed by their foreign rivals. On the contrary, their solvency, efficiency, **prices** and **products** are highly competitive.

COMPANY: SAMPO

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640); Savings Account Services (6001); Retained Earnings & Savings (E3410); Money Supply (E5620); Life Assurance (6310); Insurance (6300);
EVENT: Marketing Procedures (24);

15/5/7 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06353712
Yaohan plans to spend RM12m on **store** in JB
MALAYSIA: YAOHAN TO INVEST RM 12 MN IN JB **STORE**
Business Times Malaysia (XAR) 20 Aug 1996 P.6
Language: ENGLISH

According to Toshio Anzai, managing director of Yaohan Holdings Bhd, Yaohan plans to invest around RM 12 mn in a department **store** in Johor Baru, Johor, Malaysia. Yaohan will be the anchor tenant of a shopping-cum-hotel project in Johor Baru. Anzai said that the **store** will boost its competitive position. Yaohan has projected that only strong players with **good** management and **costing** will survive in the retail market in Malaysia as the market is experiencing stiff competition. He added that Yaohan will continue to concentrate on quality and service to help it maintain its competitiveness. Anzai said that Yaohan will use internally **generated** funds and loans to **finance** the department **store** in Johor Baru.

COMPANY: YAOHAN HOLDINGS

PRODUCT: Department **Stores** (5311);
EVENT: Planning & Information (22);
COUNTRY: Malaysia (9MAO);

15/5/8 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06245326
Respaldo unanime del Congreso a una Ley de Comercio de transicion
SPAIN: COMMERCE LAW PASSED BY CONGRESS
Cinco Dias (CDS) 22 Dec 1995 p.21
Language: SPANISH

Spain's Commerce Law was passed unanimously yesterday in the Congress. The key points of the law are: -Opening hours regulation in the hands of regional governments until 2001, with opening on Sundays and holidays at least eight days per year and opening hours at least 72 hours per week; -Liberal opening hours for bakeries, petrol stations, **kiosks**, convenience **stores**, major tourist areas etc; -Sale of **goods** below **cost**, of purchase from supplier or manufacturing costs if produced by the retailer, not allowed; -Article displays and sales in banks not allowed; -Opening license from regional governments required for large retail distribution; -Registration with mercantile registry obligatory; -Inventory sales limited

to twice a year, in Summer and Winter, for periods of at least one week and maximum two months, within dates established by regional governments; -Supplier late payment justification document required on payments 60 days overdue; for payments more than 120 days overdue, the supplier can demand a bank guarantee; daily interest will accrue on late **payments**; interest charged will be **calculated** at a rate 50% higher than current interest rate, unless a higher rate has been agreed to; -Liberalisation in 2001 at the earliest and not until central government has reached individual agreements with each region. The law was welcomed by suppliers but attacked by large retailers.

PRODUCT: Wholesale Trade (5000);
EVENT: Government Regulations (93);
COUNTRY: Spain (4SPA);

15/5/9 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05900279
LE COMMERCE FRANCAIS EST-IL TROP PERFORMANT?
FRANCE:
LSA (LSA) 28 Oct 1993 No1369, p.101
Language: FRENCH

At the conference on consumption and large retailers recently organised by KPMG Peat Marwick and Les Echos, Jacques Dermagne, the president of the CNC (the National Trade Council), asserted that commerce is the cause of some of the problems of the French economy. Mr Halley, the president of Promodes, thinks that French commerce has arrived at the maturity phase, and that it is heading towards overcapacity. He suggests increasing food prices and decreasing the **stores** productivity as a solution. Mr Halley intends to open units seven days a week in order to decrease their productivity by 16.66%, and increase the **prices** 1.5% for general consumption **products** in order to **finance** the **creation** of new jobs, when these new units need it.

PRODUCT: Hypermarkets (5321); Grocery **Stores** (5411);
EVENT: Company Reports & Accounts (83); Labour Information (53);
COUNTRY: France (4FRA);

15/5/10 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04534226
Micrognosis and Lotus join forces
UK - MICROGNOSIS AND LOTUS MAKE MARKETING AGREEMENT
Banking Technology (BTY) 0 September 1991 p61
ISSN: 0266-0865

Micrognosis has made a joint marketing agreement with Lotus having decided to offer a selection of interfaces to generic programs such as spreadsheets and relational databases. Under the agreement the two companies will market a real-time spreadsheet interface consisting of a combination of Lotus Realtime and Micrognosis TradeLook software running on a Sun Microsystem SPARCstation **terminal**. **Designed** for use by banks, **financial** institutions and securities firms, the **product** will enable live market **prices** to be integrated with analytical programs and databases. The product will also allow information to be linked to historical data from Sybase or built or integrated into sophisticated models for analysis.

COMPANY: MICROGNOSIS; LOTUS

PRODUCT: Financial Software (7372FS); CAD/CAM Mechanical Software (COSW);
Spreadsheet Software (7372ST);

EVENT: NEW PRODUCT EXTENSION (33); MARKETING PROCEDURES (24); CORPORATE STRATEGY (22);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

15/5/11 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

00836844 NYT Sequence Number: 022596780724

(US retailers enjoy widespread and early business in fall apparel as consumers attempt to take advantage of current lower prices and new fashion offerings. Comments of major retailers in New York, Louisville, Houston and New Orleans noted (S).)

BARMASH, ISADORE

New York Times, Col. 6, Pg. 1, Sec. 4

Monday July 24 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: BONWIT TELLER INC; BYCK **STORES** ; CASUAL VILLAGE **STORES** ; CRAIG S RETAIL **STORE** CHAIN; HESS S INC; MACY, R H, & CO; SEARS ROEBUCK & CO

DESCRIPTORS: APPAREL; CONSUMER BEHAVIOR; DEPARTMENT AND CHAIN **STORES** ; **FINANCES** ; NEW MODELS, **DESIGN** AND **PRODUCTS** ; **PRICES** ; RETAIL **STORES** AND TRADE; SEASONS AND MONTHS

PERSONAL NAMES: BARMASH, ISADORE

GEOGRAPHIC NAMES: HOUSTON (TEX); LOUISVILLE (KY); NEW ORLEANS (LA); NEW YORK CITY

15/5/12 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

01080457 NYT Sequence Number: 019111760416

(Polaroid Co worried as Eastman Kodak Co prepares to introduce new instant cameras into market. Polaroid's financial gains have been great, but co suffers from bad relations with camera dealers because of low prices, which cut back profit margins, and elimination of processing business, owing to popularity of self-developing pictures. Eastman Kodak Co faces tricky pricing strategy because co faces continued antitrust investigation by Justice Dept while also trying not to damage own sales of conventional photography products. Some analysts believe photography market is approaching saturation although Kodak argues for popularity of new gadgetry (M).)

CARLEY, WILLIAM M

Wall Street Journal, Col. 3, Pg. 4

Friday April 16 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: EASTMAN KODAK CO; JUSTICE, DEPARTMENT OF; POLAROID CORP

DESCRIPTORS: ANTITRUST ACTIONS AND LAWS; **FINANCES** ; INSTANT PHOTOGRAPHY; NEW MODELS, **DESIGN** AND **PRODUCTS** ; PHOTOGRAPHY; **PRICES** ; RETAIL **STORES** AND TRADE

PERSONAL NAMES: CARLEY, WILLIAM M

.18/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6471847 INSPEC Abstract Number: C2000-02-7100-091

Title: ERP's last mile [enterprise resource planning]

Author(s): Jetly, N.

Journal: Intelligent Enterprise vol.2, no.17 p.38-40, 42, 44-5

Publisher: Miller Freeman,

Publication Date: 7 Dec. 1999 Country of Publication: USA

CODEN: INENF7 ISSN: 1524-3621

SICI: 1524-3621(19991207)2:17L:38:LMER;1-M

Material Identity Number: H211-1999-017

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The transformation of ERP systems into e-business infrastructure based on extended resource planning requires some changes in the product selection process. In order to do business online involves managing the online customer experience: from providing **product** and **pricing** information, to processing orders, **accepting payments**, **providing personalized** customer service, tracking inventories, and reporting financial performance. Certainly, enterprise resource planning (ERP) systems can fulfill some of these requirements within corporate boundaries. However, to build the foundation for a successful e-business, your ERP system must also be able to extend to support a range of external constituents such as suppliers, vendors, customers, distributors, retailers, Internet content providers, marketing partners, and stock holders (business drivers), over the Web. The presence of this support characterizes an extended resource planning (XRP) system. Thus, selecting an ERP solution that can serve as a foundation for an intended XRP is an important factor in the success of any growing e-business. This selection process is a huge effort in itself because scores of vendors provide different solutions for specific industry verticals. Although the final decision will obviously be based on system capabilities, the process must involve an evaluation of the ERP vendor's long-term roadmap for the product, which can be a make-or-break decision point in this supercharged market. Furthermore, other important criteria exist that should factor into your final decision. (0 Refs)

Subfile: C

Descriptors: business data processing; Internet; planning; resource allocation

Identifiers: ERP systems; e-business infrastructure; extended resource planning; product selection process; online business; online customer experience; enterprise resource planning; corporate boundaries; e-business; external constituents; Internet content providers; marketing partners; stock holders; business drivers; ERP solution; long-term roadmap

Class Codes: C7100 (Business and administration); C0310 (EDP management); C7210N (Information networks)

Copyright 2000, IEE

18/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

932327 ORDER NO: AAD86-13769

PRICE ADJUSTED SINGLE SAMPLING PLANS FOR VARIABLES SAMPLING WITH NONLINEAR INDIFFERENCE (QUALITY CONTROL)

Author: WEAKS, HELENA LEONORA

Degree: PH.D.

Year: 1986

Corporate Source/Institution: THE UNIVERSITY OF TOLEDO (0232)

Source: VOLUME 47/07-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3059. 135 PAGES

Descriptors: ENGINEERING, INDUSTRIAL

Descriptor Codes: 0546

Price Adjusted Single Sampling (PASS) plans were developed to

eliminate the rejection process and costs due **rejection**, yet **provide** incentive for the producer to provide a quality product. This is done by adjusting the **price** of the **product** such that the consumer is indifferent to incoming quality.

An indifference relation, $H(x)$, is defined relating the price the consumer is willing to pay, to quality level, x . A payment function, $P(X)$, where X is an estimator of x , is determined such that, on the average, $P(X)$ yields the same value as $H(x)$: $E(P(X)) = H(x)$.

This paper extends the flexibility of PASS plans to variables sampling plans for the following cases: (1) Quality is measured by a population mean, u . Moment generating functions are used to determine payment functions corresponding to indifference relations of

the forms $H(u) = A(,0) + A(,1)u + \dots + A(,m)u(,m)$ and $H(u) = A(,1)\exp(A(,2)u)$. (2) Quality is measured by a population variance, $v(,2)$. Techniques involving Laplace transforms and moment **generating** functions are used to **determine payment** functions corresponding to indifference

relations of the forms $H(v(,2)) = A(,0) + A(,1)v(,2) + \dots + A(,m)(v(,2))(,m)$ and $H(v(,2)) = A(,1)\exp(A(,2)v(,2))$. (3) The multivariate case is developed where the indifference relation is a function of more than one quality measuring parameter. Payment functions are developed for indifference relations of the forms $H(u(,1), u(,2), \dots, u(,m)) = K - (C(,1)(u(,1)) + C(,2)(u(,2)) + \dots +$

$C(,m)(u(,m)))$ and $H(u(,1), u(,2), \dots, u(,m)) = K - (C(,1)(u(,1))C(,2)(u(,2)) \dots C(,m)(u(,m)))$ where $C(,i)(u(,i))$ can be of the forms described in Case 1.

File 16:Gale Group PROMT(R) 1990-2002/Jul 22
 (c) 2002 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2002/Jul 22
 (c)2002 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Jul 22
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jul 22
 (c) 2002 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 22
 (c) 2002 The Gale Group

?ds

Set	Items	Description
S1	1408798	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?) (3N) (PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	36723	S1(3N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S3	1355410	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?) (5N) (GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITEMS) OR PURCHASE() PRICE?
S4	726810	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN() EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRUMENT?)
S5	2959850	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
S6	5106155	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENIAL OR DENIE? OR DECLINE? OR REJECT?
S7	131639	S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	474	S2(S)S3
S9	26	S8(S)S4
S10	12	S9 NOT PY>1998
S11	10	S10 NOT PD=19970321:19971231
S12	8	RD (unique items)
S13	1	S8(S)S7
S14	1	S13 NOT S12
S15	23154	S1(S)S3
S16	1054	S15(S)S4
S17	225	S16(S)S5
S18	18	S17(S)S7
S19	18	S18 NOT (S12 OR S14)
S20	8	RD (unique items)
S21	8201931	INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC - OR LAYAWAY OR LAY()AWAY OR FINANC?
S22	287549	S21(5N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S23	4661	S22(S)S3
S24	378	S23(S)S4
S25	114	S24(S)S5
S26	15	S25(S)S6
S27	11	S26 NOT (S12 OR S14 OR S19)
S28	8	RD (unique items)

Considered 7/2002

12/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

06047307 . Supplier Number: 53603396 (USE FORMAT 7 FOR FULLTEXT)

Supermarket model gets European advocate.

Retail Banker International, n404, pNA

Dec 23, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2079

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...definite plans, it does not rule out the idea of using its fast- growing loyalty- **cards** database to sell **financial** services. Simple instore banking, which is spreading to Europe and Australia, has developed rapidly in...

...push factor was a desire to save on the merchant charges associated with acceptance of **bank** -issued payments **cards** , but the focus is increasingly on the share of the customer wallet - the role that...

...account offering high rates of interest on balances, operated by proprietary payment cards with a **personalised** loyalty function; **account** and other **financial** services offered under the retailer's brand; they may be manufactured and processed by a...the euro on 1 January, 1999, will cause a revolution in French banking, affecting the **price** structure of **products** and services, causing endless technological headaches, but also presenting new marketing opportunities. The Association Francaise...

...currency rather than from any pressing demand on the part of consumers. Despite pioneering the **bank cards** system, the French are among the most avid users of cheques in Europe, signing five...

12/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

03661452 Supplier Number: 45170539 (USE FORMAT 7 FOR FULLTEXT)

VISA USA Introduces On-line Financial Product

Interactive Facts, vl, n25, pN/A

Dec, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 330

Visa 's on-line financial management software is available in both DOS and Macintosh platforms. It...

...see the results of reworking a troubled budget or to establish a new budget. -A **credit card** worksheet that quickly calculates the real **cost** of **items** bought on credit and paid for over varying lengths of time. -- A **loan** worksheet that **calculates** and compares monthly **loan** payments and the total cost of various loans. -An entertaining, informative quiz game on the subjects of banking services, **credit cards** and consumer awareness.

Visa's objective in offering this program on-line is to reach...

12/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

02000951 Supplier Number: 42567313

West One's Diet Of Nonpotatoes Boosts Muscle

American Banker, p10
Dec 2, 1991
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...vs 80. It had \$42.6 mil in earnings in 1990. While backroom operations, purchasing, **credit card** issuance and mortgage servicing are consolidated, local banks **determine loan** decisions, **pricing** and **products**.

12/3,K/4 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09293146 SUPPLIER NUMBER: 19033708 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rethinking the role of recourse in the sale of financial assets.
Pantaleo, Peter V.
Business Lawyer, 52, n1, 159-198
Nov, 1996
ISSN: 0007-6899 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 22298 LINE COUNT: 01750

... fund its credit card receivables portfolio with liabilities with similar terms. The selling bank will **identify** a pool of **credit card accounts**, pursuant to which receivables have been and will be generated. It will transfer to a...

...which, in this example, at the time of transfer equal approximately \$1 million in principal **amount**. The purchasing trust will pay cash equal to the face **amount** of the receivables for a portion of the pool and will issue to the selling...

12/3,K/5 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01463904 SUPPLIER NUMBER: 11592790 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cashbiz 1.0. (M-USA Business Systems Inc.) (Software Review) (Peter Lewis: the DOS Beat) (Evaluation)
Lewis, Peter H.
Computer Shopper, v11, n12, p516(1)
Dec, 1991
DOCUMENT TYPE: Evaluation ISSN: 0886-0556 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 346 LINE COUNT: 00027

...ABSTRACT: times its price. Cashbiz is very good for users with no accounting background to chart **accounts**, keep track of **credit card** expenses, **generate** basic business reports, print invoices and balance a checkbook. It has an address book and...

12/3,K/6 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod. Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

01348277 Supplier Number: 46152385 (USE FORMAT 7 FOR FULLTEXT)
MGIC ANNOUNCES MORTGAGE SCORING MODEL; STATISTICAL MODEL THAT PREDICTS MORTGAGE FORECLOSURE TO BE AVAILABLE APRIL 1
PR Newswire, pN/A
Feb 15, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2441

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...with the traditional credit score, which was originally developed for application in consumer installment and **credit card** lending. The MGIC Mortgage Score showed a greater ability to differentiate between loans that went...

...AUS). The score, for example, can be used in concert with other variables as a **determinant** of which **loans** an AUS will approve and which ones it will refer to a human underwriter for a down payment of less than 20 percent of the home's **purchase price**. This and other MGIC press releases can be accessed through the World Wide Web at...

...will bring about greater efficiency. In underwriting, for example, the score can be used to **identify** low-risk **loans**, thereby reducing the documentation and processing steps needed for approval. In quality control, the mortgage...mortgages that will have a lower probability of going into foreclosure. The mortgage score will **identify** some **loans** with low credit scores as having a low probability of foreclosure; and it will **identify** other **loans** with high credit scores as having a high probability of foreclosure. As a decision-support...

12/3,K/7 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02557982 Supplier Number: 45162108 (USE FORMAT 7 FOR FULLTEXT)

BITS AND PIECES

Card Systems, pN/A

Nov 28, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 380

... transactions. The offer will also be made for ferry bookings, hotel reservations and theatre tickets.

VISA USA says that much of its financial education programme Choices and Decisions:Taking Charge of Your Life, is now available through the Internet and CompuServe online systems. **Visa** 's on-line financial management software is available in both DOS and Macintosh platforms. It...

...see the results of reworking a troubled budget or to establish a new budget; a **credit card** worksheet that quickly calculates the real **cost** of **items** bought on credit and paid for over varying lengths of time; a worksheet that **calculates** and compares monthly **loan** payments and the total cost of various loans; and an entertaining, informative quiz game on the subjects of banking services, **credit cards** and consumer awareness.

The British Standards Institute has awarded ISO9000 quality benchmarking to VISA INTERNATIONAL...

12/3,K/8 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

01440999 Supplier Number: 41922165 (USE FORMAT 7 FOR FULLTEXT)

A Visa And MasterCard Quest For A POS Holy Grail

Bank Network News, v9, n20, pN/A

March 9, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 991

... little or no advantage in a national network."

Many merchants also are concerned that traditional **credit card** pricing will be attached an association's on-line debit product, which they say is...

...stores in Des Moines and Kansas City--notes Dahl's would never accept a debit **product** with credit **pricing** . Debit POS accounts for 15% of Dahl's sales. "If the fee is the same as for **credit cards** , we wouldn't want anything to do with it," Stroud says. He adds that an additional debit **payment option** also will **create** customer confusion.

However, some merchants believe additional pricing options improves customer service. "You can never...

14/3,K/1 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06222726 SUPPLIER NUMBER: 14109119 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Retail is coming of age. (retail bank business)
Carroll, Peter; Rose, Sanford
Journal of Retail Banking, v14, n4, p5(7)
Winter, 1992
ISSN: 0195-2064 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2727 LINE COUNT: 00220

... individuals in any given descriptive marketing segment have either the inclination or the wherewithal to **provide** their banks with **acceptable** returns, a great many prospects will not buy enough of the **product** at sufficiently attractive **prices** to cover its cost of sale. In consequence, a successful sales campaign may result in...

...on the basis of propensity to buy, say, in large enough quantities -- balance amounts or **loan** sizes -- to **create** value for the selling institution (economic segmentation).

Having done so, banks can begin to rationalize...

20/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

09316453 Supplier Number: 81164366 (USE FORMAT 7 FOR FULLTEXT)
First of Omaha Merchant Processing and PreNet Corporation Celebrate 1,000th Merchant to Utilize PreCash Express Terminal.
Business Wire, p2058
Dec 28, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 706

... Atlanta, Chicago and Dallas, PreNet Corporation provides wireless carriers, service providers and stored-value platform **providers** a cash-loading **acceptance** solution for adding **value** onto **stored - value products**, including prepaid wireless, at select retail locations nationwide. Using existing **credit card** infrastructure, PreNet's PreCash has created a new standard for converting cash into electronic currency. As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

09208995 Supplier Number: 79269440 (USE FORMAT 7 FOR FULLTEXT)
equitel, PreNet To Enter Agreement Adding 6,000 Replenishment Locations.
PR Newswire, pNA
Oct 19, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 730

... Portland, Ore., Houston, Atlanta, Chicago and Dallas, PreNet Corporation provides wireless carriers, service providers and **stored - value platform providers** a cash-loading **acceptance** mark for loading **value** onto **stored - value products**, including prepaid wireless, at select retail locations nationwide. Using existing **credit card** infrastructure, PreNet's PreCash has created a new standard for enabling the conversion of cash...

...As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

09029042 Supplier Number: 78723528 (USE FORMAT 7 FOR FULLTEXT)
Email Marketing Leader, OnMercial.com, Adds New Clients to Growing Roster; New Features Enhance Permission-based Email Marketing Tools, Allow Email Campaigns to be Managed On the Web.
Business Wire, p0104
Sept 28, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 736

... Chicago, Kansas City, Mo., Dallas and London, PreNet Corporation provides wireless carriers, service providers and **stored -value platform providers** a cash-loading **acceptance** mark for loading **value** onto **stored - value products**, including prepaid wireless, at select retail locations nationwide. Using existing **credit card** infrastructure,

PreNet's PreCash has created a new standard for enabling the conversion of cash...

...As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08338980 Supplier Number: 70495386 (USE FORMAT 7 FOR FULLTEXT)
First of Omaha Merchant Processing and PreNet Corporation Introduce a Convenient New Way to Process PreCash Transactions.
Business Wire, p2188
Feb 16, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 724

... Mo., Dallas and London, PreNet Corporation provides wireless carriers, service providers and stored-value platform **providers** a cash-loading **acceptance** mark for loading **value** onto **stored - value products**, including prepaid wireless, at select retail locations nationwide. Using existing **credit card** infrastructure, PreNet's PreCash has created a new standard for enabling the conversion of cash...

...As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07932948 Supplier Number: 66265648 (USE FORMAT 7 FOR FULLTEXT)
Sprint Offers PreNet's PreCash(TM) Payment Card For Convenience in Payment on Sprint PCS Accounts Nationwide.
PR Newswire, pNA
Oct 23, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 589

... Chicago, Kansas City, Mo., Dallas and London, PreNet Corporation provides wireless carriers, service providers and **stored -value** platform **providers** a cash-loading **acceptance** mark for loading **value** onto **stored - value products**, including prepaid wireless, at select retail locations nationwide. Using existing **credit card** infrastructure, PreNet's PreCash has created a new standard for enabling the conversion of cash...

...As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02034659 SUPPLIER NUMBER: 03209771 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The development of terminal-based EFT delivery systems in the eighties.
Dart, Richard R.
Federal Home Loan Bank Board Journal, 17, n3, 20-24
April, 1984

... while and additional ten networks currently have plans to offer POS.

The expected growth in **terminal** -based delivery services at the **point -of- sale** indicates that now is the time for S&Ls to start assessing the **POS** market. As a starting point for assessing **POS**, Table 2 identifies the various service options available and the extent to which **financial** institutions offer these **options**. Clearly, the focus of **POS** activity among financial institutions centers around credit authorization services. Through **terminals** linked to on-line authorization files where negative account files are **stored**, these authorization networks are designed to ensure that most **credit card** transactions made at the merchant's **point -of- sale** are valid and will not result in charge-backs. In addition to offering credit authorization services, however, one-half of current **POS** offerers surveyed by TDC also support check guarantee services. More importantly, the **terminal** -based credit authorization networks now being developed provide the basis for a "true" **point -of- sale** service in which **debit cards** are also accepted as a means of payment. Essentially, all that is needed to enhance a credit authorization **terminal** for acceptance of **debit cards** is a PIN pad reader or other device that identifies the customer's card and...

...and handling transaction reversals, the technology is currently available and is being tested in some **POS** networks on a limited basis. More importantly, the **terminal** technology, along with the growth of shared networks, **provides** the basis for universal **acceptance** and electronic authorization of several types of payments at the merchant **point -of- sale**. Eventually, such a development may satisfy most of the retailers' requirements and drive enough electronic payments through **POS** networks to substantially reduce the per **item cost** associated with processing **POS** transactions. At this point, the large capital investments associated with the development of **terminal** -based EFT networks will hopefully begin to pay large dividends.

Sensing the potential opportunities associated...

20/3,K/7 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04068572 Supplier Number: 53547762 (USE FORMAT 7 FOR FULLTEXT)
PRODUCING PROPERTY ACQUISITIONS.
Oil & Gas Interests, v13, n1, pNA
Jan 1, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3942

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...recoverable oil of 50 to 60 MMBO and approximately 50 BCF. Magnum Hunter Resources Inc. (**AMEX** : MHR) agrees to buy approximately 115,300 net leasehold acres of producing assets, largely natural...Petroleos y Asfaltos CORDEX S.A., a corporation in the process of constructing an asphalt **terminal** and oil facility in Puerto Ventanas, Chile. In addition to concentrating on this core business of another company in various producing oil and gas properties in Western Canada. Globex **plans** to **finance** the acquisitions with the use of cash resources at hand and bank debt. The acquisitions...

...OZ) for C\$70.5 million. Equatorial will pay approximately C\$50 million of the **purchase price** in cash, drawn from its banking lines of credit, and approximately C\$20.5 million...

...MCFPD. Reserves are estimated at 2,140 MBOE proven and 120 MBOE probable with a **purchase price** of approximately \$4 per BOE. Africa Production

sharing agreements are signed on three deepwater Angolan...for Miller was 9
MMBO as of July 1, 1998. Latin America Harken Energy Corp. (**AMEX** : HEC)
acquires interests in Colombia's Alcaravan and Miradores Association
contract areas of Colombia's...

...with first production to commence during 2001. The agreement, which is
subject to Egyptian government **approval** , **provides** Burlington with a 50%
WI in a 489,000 acre block that contains three proved...

20/3,K/8 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03873771 Supplier Number: 48458339 (USE FORMAT 7 FOR FULLTEXT)
-OPEN MARKET: Open Market and Verifone strike comprehensive agreement
M2 Presswire, pN/A
May 1, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1247

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...MARKET: Open Market and Verifone strike comprehensive agreement to
provide online businesses with secure Internet **payment options**
(C)1994-98 M2 COMMUNICATIONS LTD RDATE:290498 -- vPOS enables Transact to
interface with Gateways based on the SET Protocol In an effort to broaden
merchant **payment options** , Open Market, Inc. the leading provider of
Internet commerce software, and VeriFone, Inc., the leading...

...of secure electronic payment solutions, today announced a comprehensive
agreement in which VeriFone's vPOS (**point of sale**) Internet merchant
payment software will be. integrated with Open Market's Transact Internet
commerce software...

...integration of Transact and vPOS software offers online merchants the
security and flexibility of additional **financial options** and offers
financial institutions increased transaction volume and communication with
more merchants. The HP platform allows merchants all...

...software processes payments for Internet-based merchants. Residing on
the merchant's Web server, vPOS **provides** the tools for **accepting** secure
Internet **credit card** transactions on a virtual **store** -- including
real-time, online authorisation, settlement and other payment management
functions. It facilitates credits, reversals...

...merchant can look to vPOS software to: -- Provide an easy-to-use browser
interface for **store** operation - including payment transaction management
and reporting; -- Send transactions directly to financial institutions -
eliminating costly...

...and end-of-day reconciliation; -- Implement secure transactions using
RSA public-key cryptography and the **MasterCard / Visa** Secure Electronic
Transaction protocol. About Transact 4 Open Market's Transact 4 is the
significant...s limited operating history, delays in product development,
development of the Internet market, changes in **product pricing**
policies, competitive pressures, and the risk factors detailed from time to
time in the company...

28/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07472289 Supplier Number: 62524395 (USE FORMAT 7 FOR FULLTEXT)
Orbiscom Aims To Foil Net Fraud. (Company Business and Marketing)
Bank Technology News, v13, n6, p35
June, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2626

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Credit card fraud has long been a bane of ecommerce. Keeping consumers' numbers secure on the Web...

...piece of technology from Dublin, Ireland-based Orbiscom offers an intriguing new option for safeguarding **credit cards** online. Dubbed the O-powered card, Orbiscom's solution pulls the old switcharoo with consumers' **credit card** numbers when they make purchases over the Net, making it so that the number that appears at the merchant end is not the buyer's actual account number. **Credit cards** continue to be the preferred way to purchase goods on the Web. Until now, however...

...processing networks. "It's important to realize this technology is actually an enhancement to issuers' **credit cards**, not a replacement," he says. "It will enable them to institute more sophisticated controls on their cards." To implement the technology, issuers connect two multi-platform **terminals** to their user authentication and payment systems, which then transmits consumer account and transaction information to an issuer's Web site. Installation and integration of **terminals** takes two to three months. To use an O-powered payment card, cardholders must first...

...to shop online, they click on the O-card icon on their desktops, which is **designed** to resemble their **credit card**. They are then prompted to enter their password. Next, the system asks if they would...

...users click submit a request and within seven seconds receive an O-number from their **credit card** issuer. When Internet shoppers are ready to make an online purchase and reach the **credit card** number section on merchants' order forms, they enter this O-number. "As far as the merchants are concerned, this is just a regular **credit card** number," O'Donnell says. "It's an actual **credit card** number that was never used before." He says there are other security schemes involved with...

...configuration and allocation of numbers generated for their specific system, reducing the likelihood of duplication. **Visa** U.S.A., among other experts, has reviewed and **approved** the card number management approach, Orbiscom says. Orbiscom had been developing the O-powered card technology for about three years. It worked with the European operations of **Visa** and **MasterCard** early on in its development efforts. "They reviewed the product, did technology audits, made suggestions and criticisms," O'Donnell explains. Although Orbiscom has not received an unqualified seal of **approval** from the **credit card** giants, **Visa** and **MasterCard** have **approved** the technology for use by their member banks. O'Donnell attributes this receptiveness to the O-card's relative simplicity of design. "It's easier for (**Visa** and **MasterCard**) to work with than SET (the secure electronic transaction protocol) is because to get that...

...infrastructure." By contrast, the O-card takes the merchant out of the equation and the **credit card** number out of the transaction. Orbiscom is testing its product in Ireland with Allied Irish...

...will then expand to include a group of randomly selected customers, most likely comprised of **Visa** cardholders and online banking customers. The **bank** has 350,000 **Visa card** holders and will brand the O-card accordingly. Orbiscom is only now showcasing its wares...

...that banks of all sizes have expressed interest in the O-number system, although he **declines** to name names or disclose **pricing** information for the **product**. AIB's Roberts calls the O-powered card "a catalyst to encourage ecommerce" because of...

...Merchants still need to stay on top of security. Even though the O-number is **designed** to protect **credit card** numbers, "There is still other information at risk on the merchant end, like consumers' addresses...

...sufficient funds for the downpayment or have debt-to-income ratios higher than the levels **acceptable** to private mortgage insurance companies. The borrower pays for the insurance, sending the money to... equity loan or line of credit. If they decide to apply, their application would be **approved** or **denied** on the spot. But strange things happened on the way to Citi's new site...

...direct consumers to the Web site as well as to 800-numbers, he says. Schaub **declines** to disclose any specific business goals for the site, except to note Citigroup now has...

28/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07449929 Supplier Number: 62601729 (USE FORMAT 7 FOR FULLTEXT)
'Bots' Will Make Banks Rethink Their Practices. (Brief Article)
American Banker, v165, n110, p17
June 8, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 904

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...flexible offerings. As the Internet matures and access becomes faster and easier, more information about **products** and **price** will be available to customers, and more information about customers will be available to suppliers...

...financial bot (PFB) will be an Internet-based service accessible by phone, personal computer, TV, **ATM / kiosk**, etc. It will know us and be our agent in financial dealings, often without troubling...

...volume, fee-based intermediaries like Lending Tree that match buyers with sellers. Product configurators offer **personalized** products on demand. **Financial** services are increasingly incorporated in packages organized around a primary product such as credit or...

...or even hourly. Financial products can be made more sophisticated. For example, as transaction costs **decline** and information about consumers increases, home equity lines of credit could be secured by a...

...of purchase, patterns of usage and maintenance) also means that property insurance policies can be **tailored** and precisely **priced**. **Financial products** will be sold as part of a primary product configuration. Just as auto dealers now...

...to make changes: Think of customers, not products. Rather than marketing a traditional suite of **financial** products and services, you should **personalize** offerings. Structure your organization around customers and make your offerings easy to understand and use...

...will change the game -- but not overnight. Traditional banking activities centered on cash, checks, and **credit cards** will remain for some time, though at reduced volumes. Those who lack the skills for...

28/3,K/3 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04592209 SUPPLIER NUMBER: 09057217 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Buying stamps is as easy as withdrawing cash through the ATM.
EFT Report, v13, n11, p6(1)
May 28, 1990
ISSN: 0195-7287 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1204 LINE COUNT: 00097

... exchange rates. (Plus System Inc., 303/573-7587.)
* NCR and JCPenney have announced that the **terminal** manufacturer will install **POS** workstations throughout the retail chain's 1,330 **stores**, a contract valued at \$45 million. It will entail the replacement of JCPenney's existing **terminals** with 16,400 NCR 7052 **POS** PC-based workstation systems, 1,600 NCR 7052D integrated disk **POS** workstation systems as well as peripheral equipment. The **POS** systems will be utilized for bar code scanning, **price** look-up of **merchandise**, as well as credit and check authorization, accounting and maintenance of sales information. With the **credit card validation**, the system will **generate** a single sales slip, eliminating the need for **credit card** embossing onto a separate **charge** receipt. Based on the 80286 microprocessor, the NCR 7052 is easily upgradable to future hardware...

28/3,K/4 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04208923 Supplier Number: 55020510 (USE FORMAT 7 FOR FULLTEXT)
Leveraging data across banking channels.
Distribution Management Briefing, n43, pNA
June 17, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2663

... costly investment mistakes. Category killers - often international - such as MBNA and Capital One in the **credit cards** market; Fidelity and Charles Schwab in the investment and broking industry; and others like Direct...

...a prescribed range of services or access facilities, offer a bewildering array of different services/ **products** at lower **prices**, potentially better levels of specialised service and/or better rates of interest. Often the vendors...

...a need for face-to-face interaction especially when it comes to the more complex **products** and services. Mergers generally prompt **cost** -cutting, with a reduction in duplicated operational systems and branch networks one of the first...to segments on their usage of the following channels: ATMs, automated (direct debits/standing orders), **cards** (**credit** and **debit**) and telephone. The information derived was used as a statistic for monitoring growth in channel...

...and some of the most advanced offerings are available in Europe: Account information - account balances, **credit / debit cards** purchases, outstanding **credit** available, and statements/transactions. Current account - transfer funds (including intra-FSP transfers), stop payments on ...

...that electronics can make easy. Through understanding customer behaviour, banks have been able to better **price products** and create numerous new ways to treat different perceived customer needs and values. "If you...

...can start to build the appropriate infrastructure to support their customers' changing needs and the **financial** institutions' economic needs. The situation **creates** the opportunity to use a channel and the customer will choose the most appropriate one...

...will live. There is still room, however, for thin branches, nontraditional branches, supermarket branches and **kiosk** branches in this bright new future. "While Internet sales may be effective for a certain...

...photos of the individual superimposed on the card or with biometrics such as fingerprints digitally **stored** and encrypted on the chip. Coupling this information with an SDW-based CRM solution makes...standards for Internet usage, however, it may take some time for it to become an **accepted** part of business practice. Bank branches seem to be the ideal venues right now for facial and iris biometrics as do **kiosks** and ATMs. Currently, for security purposes, many financial institutions have installed cameras in their branches...

28/3,K/5 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04056644 Supplier Number: 53603396 (USE FORMAT 7 FOR FULLTEXT)
Supermarket model gets European advocate.
Retail Banker International, n404, pNA
Dec 23, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2079

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...bank for the supply of a range of financial products to be sold at the **point** of **sale** or by consumer-specific marketing under the KF brand. "We have the customers and we...

...definite plans, it does not rule out the idea of using its fast- growing loyalty- **cards** database to sell **financial** services. Simple instore banking, which is spreading to Europe and Australia, has developed rapidly in...

...Instore banking offers the host retailer a limited number of advantages including: increased traffic - a **store** with a bank has more pulling power; customer convenience - cash and cheque-cashing facilities can...

...The original push factor was a desire to save on the merchant charges associated with **acceptance** of **bank** -issued payments **cards** , but the focus is increasingly on the share of the customer wallet - the role that ...

...elements are: a transaction account offering high rates of interest on balances, operated by proprietary **payment** cards with a **personalised** loyalty function; account and other **financial** services offered under the retailer's brand; they may be manufactured and processed by a...

...the customers," he said. "We have the mechanism for convincing them right there in our **store** - loyalty points." As the banks know, datamining is expensive. The supermarkets, however, do not have...the euro on 1 January, 1999, will cause a revolution in French banking, affecting the **price** structure of **products** and services, causing endless technological headaches, but also presenting new marketing opportunities. The Association Francaise...

...currency rather than from any pressing demand on the part of consumers. Despite pioneering the **bank** **cards** system, the French are among the most avid users of cheques in Europe, signing five...

...apparently more attractive than those on offer in France, simply because regulations regarding cost of **credit calculations** and **credit** scoring differ. Cofinoga and other French consumer credit providers risk being penalised because of France...

28/3,K/6 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04014733 Supplier Number: 53212108 (USE FORMAT 7 FOR FULLTEXT)
-AMERICAN EXPRESS: American Express reaches agreement to acquire Rockford Industries Inc.
M2 Presswire, pNA
Nov 12, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 973

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

M2 PRESSWIRE-12 November 1998- **AMERICAN EXPRESS : American Express** reaches agreement to acquire Rockford Industries Inc. (C)1994-98 M2 COMMUNICATIONS LTD RDATE:101198 -- Acquisition would expand small business finance options from **American Express American Express** Company and Rockford Industries Inc. today announced that they have entered into a definitive agreement under which Rockford would become a wholly owned subsidiary of **American Express**. The agreement is subject to regulatory and Rockford shareholder **approvals**. Rockford, a company that finances and leases equipment for small businesses, reported net income of...
...168 million for the nine months ended Sept. 30, 1998. On a fully diluted basis, **American Express** will pay a gross **purchase price** of approximately \$61 million in a tax-free exchange of stock. On closing, Rockford common stock will be valued at \$11.88 and converted into **American Express** common shares, based on their average closing price for the ten days ending three days prior to the closing date. The agreement was **approved** by the boards of directors of both companies. A special meeting of Rockford shareholders to vote on the acquisition is expected to be held in early 1999. **American Express** has also entered into an option agreement with the three principal shareholders of Rockford: Gerry...

...shareholders have agreed to vote their shares in favor of the acquisition and have granted **American Express** an option to purchase their shares, upon the occurrence of certain events. Rockford Industries, a ...

...Systems Inc., Medic Computer Systems Inc. and Respironics Inc. "Rockford Industries is a leader in **point -of- sale**, small ticket equipment financing, with an experienced management team, state-of-the-art systems and a dedication to superior customer service," said Steve Alesio, president, **American Express** Small Business Services. "Rockford is a strong complement to our own small business lending capabilities...
...distribution channel and provides us with the expertise to finance significantly larger purchases," he added. **American Express** currently offers pre- **approved** credit lines for equipment purchases up to \$25,000. Rockford offers customers up to \$250,000 in business equipment financing. **American Express** had \$1.3 billion in small business loans outstanding for the first half of 1998 **generated** from its equipment finance business, **credit cards** and unsecured lines of **credit** up to \$50,000. "When a small or medium size company is at the point of making a major equipment purchase, **American Express** will be able to offer convenient and competitively priced financing," Alesio said. Gerry Ricco, Rockford president and chief executive officer, said, "we believe that joining with **American Express** provides benefits to our shareholders, employees and customers. Our shareholders will receive shares in one...

...grow with one of the most trusted brand names in financial services. For our customers, **American Express** brings a broader range of products and

services to help address their cash flow and expense management needs." Ricco will join **American Express** as president, vendor financing, reporting to Danny Lam, general manager of **American Express** ' equipment financing group. **American Express** Company is a diversified worldwide travel, financial and network services company founded in 1850. It is a world leader in **charge** and **credit cards**, Travelers Cheques, travel, **financial** planning, business services, insurance and international banking. FORWARD-LOOKING STATEMENTS Certain items in this press...

...risks, uncertainties and other factors which may cause the actual results, performance or achievements of **American Express** Company or Rockford to be materially different from any future results, performance or achievements expressed...

...such matters is contained in the annual and quarterly reports and other documents filed by **American Express** Company and Rockford with the SEC, all of which are available from the SEC. Such...

...on management belief as well as assumptions and other information currently available to management of **American Express** Company and Rockford and speak only as of the date of this press release. **American Express** Company and Rockford expressly disclaim any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in **American Express** Company's or Rockford's expectations with regard thereto or any change in events, conditions...

...shall not constitute an offer to sell or the solicitation of an offer to buy **American Express** Company Common Shares nor shall there be any sale of these securities in any state...

28/3,K/7 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03083788 Supplier Number: 46302331 (USE FORMAT 7 FOR FULLTEXT)
SMART CARD PILOT IN NEW YORK.
Electronic Commerce News, v1, n12, pN/A
April 15, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; General
Word Count: 137

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
Chase Manhattan, Citibank, **MasterCard** and **Visa** have partnered to launch a smart card initiative in New York city by the end of the year. While **MasterCard** and **Visa** have developed different **stored value products** called **MasterCard Cash** and **Visa Cash** respectively, the pilot will allow merchants to **accept** cards with chips from either association with one **terminal**. The new **stored - value product** is **designed** for **payments** under \$20, and the re-loadable function will be added to existing **credit** or **debit cards**. Value can be loaded on the cards through automated teller machines or other **terminals**. Chase and Citibank plan to issue about 50,000 of the new chip cards to consumers, which will be **accepted** by about 500 merchants in Manhattan. (Susan Weeks, Citibank, 212/559-0580; Nancy Elder, **MasterCard**, 914/249-5439.)

28/3,K/8 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02526561 Supplier Number: 45089943 (USE FORMAT 7 FOR FULLTEXT)
Secure System For "Internet Stores" 10/26/94
Newsbytes, pN/A
Oct 26, 1994

Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 660

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...two interconnected servers: the Merchant Server and the Payment Server. The Merchant Server revolves around **StoreBuilder**, a kit for developing "online **stores**", "dynamic textbooks" and other products, and a "secure" payment system. The "**stores**" can be placed on either Open Market's servers or any other World Wide Web...

...Internet Protocol) software to customers online, including software upgrades, according to the spokesperson. OMI's **StoreBuilder** comes with templates for creating a "home page" listing products and services offered, and also for presenting information like **product pricing** /availability and service/support policies. **StoreBuilder** also includes a set of "inventory management tools" for adding, deleting, cataloging and indexing products and services sold in the "**store**", and for **creating payment** capabilities that include "pay-per-page" and "pay-per-time," she said. "Pay-per-page...

...Server incorporates account management, payment, security, and customer service capabilities. The OMI system initially supports **credit card** payments, and will later be expanded to **accept** debit cards, corporate accounts, "digital cash," and other payment methods, the spokesperson said. The system also provides a real-time connection to existing **financial** networks for "real-time **credit card** authorization," she told Newsbytes. Security capabilities of the OMI system include encryption, firewalls, passwords, "privilege...

...query the "merchant." Other capabilities available to shoppers include: "personal home pages" in the online **store**; keyword and descriptive searches: Smart Statement transaction reports; and "reserve for purchase," a feature that...

...is initially available over the Internet. Under introductory pricing, a "merchant" can create an online **store** for a fee of \$300 to \$1,500, depending on size of **store** and number of transactions, she spokesperson said. Beyond that, Internet "shopkeepers" are charged monthly fees...

...vendor is also establishing a "network of authorized agents" to help companies set up online **stores**, she noted. (Jacqueline Emigh/19941026/Reader Contact: Open Market Inc., 617- 621-9500; Press Contact...

File 9:Business & Industry(R) Jul/1994-2002/Jul 19
 (c) 2002 Resp. DB Svcs.
 File 15:ABI/Inform(R) 1971-2002/Jul 22
 (c) 2002 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2002/Jul 22
 (c) 2002 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2002/Jul W3
 (c) 2002 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2002/Jul 22
 (c) 2002 Financial Times Ltd
 File 610:Business Wire 1999-2002/Jul 22
 (c) 2002 Business Wire.
 File 613:PR Newswire 1999-2002/Jul 22
 (c) 2002 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2002/Jul 22
 (c) 2002 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2002/Jul 20
 (c) 2002 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 ?ds

Set	Items	Description
S1	1558288	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?) (3N) (PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	35568	S1(3N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S3	1077137	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?) (5N) (GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITEMS) OR PURCHASE()PRICE?
S4	654398	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRUMENT?)
S5	2286815	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
S6	6485747	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENIAL OR DENIE? OR DECLINE? OR REJECT?
S7	123432	S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	490	S2(S)S3
S9	30	S8(S)S4
S10	8	S9 NOT PY>1998
S11	7	S10 NOT PD=19970321:19971231
S12	7	RD (unique items)
S13	8	S8(S)S7
S14	8	S13 NOT S12
S15	24291	S1(S)S3
S16	1115	S15(S)S4
S17	210	S16(S)S5
S18	12	S17(S)S7
S19	12	S18 NOT (S12 OR S14)
S20	8	RD (unique items)
S21	8296328	INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC - OR LAYAWAY OR LAY()AWAY OR FINANC?
S22	298525	S21(5N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S23	4595	S22(S)S3
S24	362	S23(S)S4
S25	91	S24(S)S5
S26	23	S25(S)S6

S27	23	S26 NOT (S12 OR S14 OR S19)
S28	22	RD (unique items)
S29	2991	INSTALLMENT() (PLAN? OR PAYMENT) OR LAYAWAY? OR LAY()AWAY?
S30	77	S29(5N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESI- GN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAIL- OR? OR INDIVIDUALI? OR DETERMIN?)
S31	4	S30(S)S3
S32	4	S31 NOT (S12 OR S14 OR S19 OR S28)
S33	4	RD (unique items)
S34	3	S30(S)S4
S35	3	S34 NOT (S12 OR S14 OR S19 OR S28 OR S33)
S36	2	RD (unique items)
S37	9	S30(S) (S5 OR S7)
S38	7	S37 NOT (S12 OR S14 OR S19 OR S28 OR S33 OR S36)
S39	5	RD (unique items)

12/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02090789 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Non-banks gaining momentum

(Non-banks are among the firms focusing on the growing small business market)

Retail Banker International, n 387, p 2

February 27, 1998

DOCUMENT TYPE: Newsletter; Survey ISSN: 0261-1740 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1380

ABSTRACT:

...a predominant theme. One resounding message is that an integrated sales approach that emphasizes the **value** added by a **product** or relationship is non-negotiable for any company concentrating on small business. Although recognition of...

...the primary focus. Wells Fargo was the most often cited out-of-area bank competitor. **American Express** was named nearly twice as often as last year, becoming the second most noted non...

...chief executive John Cleghorn as a serious competitive threat. More than 50% of Wells Fargo **loan** volume is now **generated** outside its home state of California. Understanding the distinction between customer segments and deciding where...

...improvement, including increasing advertising and promotions (61%); installing and refining profitability systems (58%); building brand **value** into their **products** and services (52%); and enhancing database marketing (50%). Enhancing database marketing and installing and refining...

12/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01034309 96-83702

College students & credit cards

Murdy, Susan; Rush, Charlotte

Credit World v83n5 PP: 13-15 May/Jun 1995

ISSN: 0011-1074 JRNL CODE: CW

WORD COUNT: 1533

...TEXT: credit cards, living on your own, consumer awareness, the influence of advertising, and consumer privacy.

Visa has broadened the use of the program by repackaging its computer software component specifically for use by college students. Accompanied by an educational brochure, the software provides students with **credit card**, budget and **loan** worksheets, including a **calculation** feature and a financial quiz game that tests students' knowledge of banking services, **credit cards** and consumer awareness. The **credit card** worksheet, in particular, graphically demonstrates the interest being charged on a **credit card** purchase and how much that **item** will **cost** over time.

All of Visa's consumer education literature and products are available to consumers...

12/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00194739 83-06300

The Components of Creative Financing

Epley, Donald R.; Rabianski, Joseph
Real Estate Law Journal v11n3 PP: 223-231 Winter 1983
ISSN: 0048-6868 JRNL CODE: REL

...ABSTRACT: has insufficient cash but some assets, or 3. the seller does not want the entire **purchase price** in cash. Various creative financing techniques are available for each category of financial characteristics. Financing through the seller's extension of credit may be accomplished by the use of different **financial** arrangements within the mortgage **instruments**. The use of familiar **financial instruments** in association with the desires and financial characteristics of the parties results in an easily understood format for the application of creative financing techniques. The tools and **terms** of **creative financing** deals are outlined. ...

12/3,K/4 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

03543887 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Stanchart launches instalment plan for credit card

SECTION TITLE: BANKING

Our Banking Bureau

FINANCIAL EXPRESS

November 24, 1998

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 422

... on the specific instalment-linked transaction. Such one-off deals will be delinked from routine **credit - card** transactions. The range of financing slabs under Instabuys has been pegged as follows: From Rs...

12/3,K/5 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

03033929

GE Capital to Acquire WTB Westdeutsche Kreditbank GmbH

PR NEWSWIRE

October 07, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 325

...specialty insurance and a variety of consumer services, such as car leasing, home mortgages and **credit cards**, to businesses and individuals around the world. GE is a diversified manufacturing, technology and services...

12/3,K/6 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

01990166

Beginner's guide to equity warrants

Stephen Calder

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (SHARES), p38-41

February 01, 1998

JOURNAL CODE: WSHA LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 262

... only at expiry. Warrants can also be sold on the stockmarket. Warrants are issued by **financial** institutions and **options** are **instruments** created by the stock exchange. Most major stocks and some of the more speculative issues have...

12/3,K/7 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0008554940 BOGKNABABRFT

Survey - Australia: Interesting times ahead

BETHAN HUTTON

Financial Times, Survey London Edition 2 ED, P 3

Thursday, November 14, 1996

DOCUMENT TYPE: Surveys - country; NEWSPAPER LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

Word Count: 988

...market is new competition from non-bank providers of financial services, such as mortgages and **credit cards**. Mr Don Argus, NAB managing director, has spoken of the threat of 'the financial industry...

...we see important segments of our core businesses whittled away by niche service providers.' A **good** example is the recent mortgage **price** war between banks, traditionally the main mortgage lenders in Australia, and the new **generation** of specialist home **loan** providers **created** by the introduction of mortgage securitisation. The large banks' returns on equity have been spectacularly...

20/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

20514764 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**First of Omaha Merchant Processing and PreNet Corporation Celebrate 1,000th
Merchant to Utilize PreCash Express Terminal**
BUSINESS WIRE
December 28, 2001
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 671

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

19394853 (USE FORMAT 7 OR 9 FOR FULLTEXT)
equitel, PreNet To Enter Agreement Adding 6,000 Replenishment Locations
PR NEWSWIRE
October 19, 2001
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 691

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

19046095 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Email Marketing Leader, OnMercial.com, Adds New Clients to Growing Roster;
New Features Enhance Permission-based Email Marketing Tools, Allow Email
Campaigns to be Managed On the Web**
BUSINESS WIRE
September 28, 2001
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 676

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/4 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

15207111 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**First of Omaha Merchant Processing and PreNet Corporation Introduce A
Convenient New Way to Process PreCash(R) Transactions**
PR NEWSWIRE
February 18, 2001
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 711

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/5 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

15193622 (USE FORMAT 7 OR 9 FOR FULLTEXT)
First of Omaha Merchant Processing and PreNet Corporation Introduce a Convenient New Way to Process PreCash Transactions
BUSINESS WIRE
February 16, 2001
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 698

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/6 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

13431938 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Sprint Offers PreNet's PreCash(TM) Payment Card For Convenience in Payment on Sprint PCS Accounts Nationwide
PR NEWSWIRE
October 23, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 603

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... As The Next Generation of Cash(TM), PreCash offers consumers simple, secure and convenient cash **payment options** for the New Economy. For more information about PreNet and PreCash, please visit <http://www...>

20/3,K/7 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00464851 20010216047B3612 (USE FORMAT 7 FOR FULLTEXT)
First of Omaha Merchant Processing and PreNet Corporation Introduce a Convenient New Way to Process PreCash Transactions-Retailers can now process prepaid wireless transactions using the PreCash(R) Express Terminal Business Wire
Friday, February 16, 2001 11:19 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 689

...Mo., Dallas and London, PreNet Corporation provides wireless carriers, service providers and stored-value platform **providers** a cash-loading **acceptance** mark for loading **value** onto **stored - value products**, including prepaid wireless, at select retail locations nationwide. Using existing **credit card** infrastructure, PreNet's PreCash has created a new standard for

enabling
the conversion of cash...

...As The Next Generation of
Cash(TM), PreCash offers consumers simple, secure and convenient cash
payment
options for the New Economy. For more information about PreNet and
PreCash,
please visit <http://www...>

20/3,K/8 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00660760 20011019CHF006 (USE FORMAT 7 FOR FULLTEXT)
equitel, PreNet To Enter Agreement
PR Newswire
Friday, October 19, 2001 07:33 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 717

TEXT:
...Portland, Ore., Houston, Atlanta, Chicago and Dallas,
PreNet Corporation provides wireless carriers, service providers and
stored -
value platform **providers** a cash-loading **acceptance** mark for loading
value onto
stored - value products, including prepaid wireless, at select retail
locations
nationwide. Using existing **credit card** infrastructure, PreNet's
PreCash has
created a new standard for enabling the conversion of cash...

...As The Next Generation of Cash(TM), PreCash offers consumers
simple, secure and convenient cash **payment options** for the New Economy.
For
more information about PreNet and PreCash, please visit
<http://www...>

28/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00552936 91-27293

Wright's Tough: And Don't Leave Home Without It
Moore, Bonnie
New England Business v13n6 PP: 52-53 Jun 1991
ISSN: 0164-3533 JRNL CODE: NEN

ABSTRACT: Wright Express Corp.'s (Portland, Maine) WEX card was **designed** specifically as a fuel **credit card** for commercial fleet managers. Wright Express provides all the accounting services that fleet managers rely...

... fleet manager can see mileage, location of purchase, date and time of sale, odometer reading, **product** name, gallons purchased, and **price** per gallon. After a slow start in 1984, Wright Express has accelerated over the past...

...1987 to 150,000 in 1990. At year-end 1990, there were 50,000 sites **accepting** the WEX card. Wright's success stems from being in place at the right time...

... to raise capital and expand the oil delivery-based enterprise. The company thought that a **point -of- sale credit card** system was the wave of the future.

28/3,K/2 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

23509100

The Plastic Story Is Just Unfolding
FINANCIAL EXPRESS

June 23, 2002

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1014

... is very limited infrastructure to make available credit data that would enable a bank to **identify** responsible consumers of **credit**. It is relevant to note here that while there are over a dozen primary issuers of **credit cards** in India today, some of them do not have a robust business. This is because...

... will have a multiplier effect on industry growth. While the challenges mentioned above cannot be **denied**, the fact remains that India offers a huge market to card issuers. Given the macro...

... cards business can return the best possible returns on investment among retail finance products. A **credit card** is often the first product a customer buys from a bank, but given a strong...

...its customers a one-stop financial services shop, there is an imperative to focus on **credit cards**. The biggest challenge, however, is how to differentiate in a highly commoditised category. Differentiation by...

...across its entire product range is driven by the philosophy of providing best in class **products** at **value** for money **price** points, and then following through with top notch customer service. In addition, the bank believes...

...reviewed in that light, the market is still large and therefore with the existing HDFC **Bank** 'International Silver **Card**' and the value proposition it offers at an extremely competitive price will improve penetration levels...

... maintain service standards through the growth phase and we will focus

sharply on this. HDFC Bank looks at the credit card market from a long-term perspective. The endeavour is to be among the best performing credit cards businesses. While customer numbers are critical in a volume game like this, what is critical... Card of choice for the discerning customer. (The author is country-head, retail branch banking & credit - cards , HDFC Bank)

28/3,K/3 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

23503397

Give In To Your Wanderlust

FINANCIAL EXPRESS

June 22, 2002

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1899

... hassle-free risk coverage while travelling overseas." HSBC Bank also offers travel insurance through its credit card facilities. Accident insurance offered by credit cards allows users to claim Rs 20 lakh for loss of life in the event of...

28/3,K/4 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

23168668 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MasterCard North America President Delivers State of the Union Address to the Payments Industry

BUSINESS WIRE

June 04, 2002

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 933

... America. She is working to strengthen MasterCard's focus on key members while preserving the value that the regional and product groups provide to all members. About MasterCard MasterCard International has a comprehensive portfolio of well-known, widely accepted payment brands including MasterCard (R), Cirrus(R) and Maestro(R). More than 1.7 billion MasterCard, Cirrus and Maestro logos are present on credit, charge and debit cards in circulation today. An association comprised of more than 20,000 member financial institutions, MasterCard serves consumers and businesses, both large and small, in 210 countries and territories. MasterCard is a leader in quality and innovation, offering a wide range of payment solutions in the virtual and traditional worlds. MasterCard's award-winning Priceless(R) advertising campaign is now seen in 81 countries and in 41 languages, giving the MasterCard brand a truly global reach and scope. With more than 24 million acceptance locations, no card is accepted in more places and by more merchants than the MasterCard Card. At December 31, 2001, gross dollar volume exceeded US\$986 billion. MasterCard can be reached through its World Wide Web site at <http://www.mastercard.com>

28/3,K/5 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

22461347

National Fuel Reports Second Quarter Results

CANADA NEWSWIRE

April 25, 2002

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4855

... decrease in earnings compared with the prior year was principally the result of the dramatic **decline** in crude oil and natural gas prices from the prior year, which lowered earnings in...

...Lower commodity prices were the primary force behind decreased earnings. Crude oil prices (after hedging) **declined** \$2.33/bbl, or 11%, while natural gas prices (after hedging) **declined** \$1.47/mcf, or 28%. Seneca continued its active exploitation drilling in the second quarter...

...from 3,800 bbls to a record 5,700 bbls per day. However, the overall **decline** in Gulf Coast production for both the three and six month periods is the result... Exploration and Production segment, earnings were down \$25.5 million primarily due to the dramatic **decline** in crude oil and natural gas prices. In the Utility segment, warmer weather in Pennsylvania ...

... the downturn in the economy were the primary factors leading to a \$7.5 million **decline** in earnings. In the Pipeline and Storage segment, earnings were up \$1.0 million due... 227 Receivables - Net 184,312 131,726 Unbilled Utility Revenue 42,547 25,375 Gas **Stored** Underground 14,075 83,231 Materials and Supplies - at average cost 33,687 33,710...

... Assets 26,304 23,253 Deferred Charges 8,590 9,136 Fair Value of Derivative **Financial Instruments** 1,913 37,585 Other 121,662 134,595 Total Other Assets 264,498 310...

... 9,250 9,599 Other Deferred Credits 141,988 126,319 Fair Value of Derivative **Financial Instruments** 15,383 17,081 Total Deferred Credits 546,944 510,423 Commitments and Contingencies - - Total...

... 454 1,425 Change in: Receivables and Unbilled Utility Revenue (69,436) (273,403) Gas **Stored** Underground and Materials and Supplies 69,290 38,979 Unrecovered Purchased Gas Costs (42,152...

28/3,K/6 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

22233303

Living On Plastic

FINANCIAL EXPRESS

April 13, 2002

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1751

... service and the status of owning a premium card while our classic card is a **value** for money **product** which offers most of the features found in any **credit card** at economical rates." Others like HSBC manager, card products division, Roopam Asthana are of the...

... eligibility criteria for Gold cards are generally more stringent than for classic cards." What about **American Express** cards? Says Mr Malik: " **AmEx** has been around in the Indian market for most of the last decade. Market feedback suggests that the **AmEx** product offering, while being, indeed, premium in nature, has limited **acceptance** compared to a **bank card** affiliated to a **Visa** or **MasterCard** ." Says Mr Asthana: " **Visa** and **MasterCard** are still much more widely **accepted** than **AmEx** and consumers should choose from **Visa** and **Mastercard** only." Says Mr Srinivasan: " **AmEx** is yet to establish itself in the **credit card** field." Distribution too plays a major role? Says Mr Asthana: "The distribution network is important as it gives the **bank** the reach to issue **cards** in a geographically vast country like India." Says Mr Srinivasan: "A strong distribution network is..."

... of accounts being brought in determine profitability." So if you are to pick up a **credit card** , keep the following in mind: go in for a **Visa** or **MasterCard** ; decide why you need a card; pick any among the bigger

players -- newcomers too are...

28/3,K/7 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

15571916

Business Update

YOMIURI SHIMBUN/DAILY YOMIURI

March 13, 2001

JOURNAL CODE: FYOM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1187

... and Outlook for 2001." Last year, the volume of issues in the Japanese securitization market **declined** Copyright 2001 The Daily Yomiuri

28/3,K/8 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

12331537 (USE FORMAT 7 OR 9 FOR FULLTEXT)

AMERICAN EXPRESS: Financial community presentation; Remarks prepared for presentation to the financial community by American Express Chairman and Chief Executive Officer Harvey Golub, and American Express President and Chief Operating Officer Ken Chenault

M2 PRESSWIRE

August 03, 2000

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2589

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... respond effectively to a short-term financial market crash or a long-term financial market **decline** or stagnation, which could affect the sale of investment products at AXP Advisors and the...competitive pressures in all of the Company's major businesses; and unforeseen litigation or compliance **costs**.

Good afternoon and welcome to our second Financial Community meeting of the year. Before we begin...

28/3,K/9 (Item 8 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

08504344 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tools for creating online storefronts

I-Mei Low

NEW STRAITS TIMES (MALAYSIA)

December 02, 1999

JOURNAL CODE: FNST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 760

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... credit card or other payment types. "All items within the shopping cart are removable before **confirming** the payment at the Cash Register," Kok adds.

"All these features take up only three...

28/3,K/10 (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

04855039 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Want to Buy Your Own E-commerce Website? The Bidding Starts at \$25,000 --
Or You Can Buy **golfliquidators.com** on Ebay for a mere \$150,000

BUSINESS WIRE

April 05, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 353

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... item entry, accounting, ad tracking, accepting credit card payments, and shipping products to customers. Interfund **Financial** will also offer complete **design** and technical support as part of the **purchase price**, and will host the site for a year at no additional charge.

The popular golfliquidators...

28/3,K/11 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

03397942 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Irish device will allow big deals in the sky

SECTION TITLE: Technology

Compiler: Tom Golden

SUNDAY BUSINESS POST

November 01, 1998

JOURNAL CODE: FSBP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 526

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... prepaid international telephone cards.

Credit card and ATM card cash advances require real time, online **validation** of PIN numbers and authorisation. National Avionics has developed an X.25 communications link capable...

28/3,K/12 (Item 11 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

02874887

MobiNetix Announces Smart Card Interface for PenWare3100 e-transaction Terminals

BUSINESS WIRE

September 21, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 974

... and uncertainties that could cause actual results to differ materially, including price and product competition, **design acceptance** by customers, **financing** constraints, the ability to manufacture new products in sufficient volume, general economic conditions, and other...

28/3,K/13 (Item 12 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

02828059

Network Event Theater's HotStamp Postcard Advertising Sold Out On College Campuses in September and October

BUSINESS WIRE

September 16, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 610

... and uncertainties, including the timely development and acceptance

of new products, the impact of competitive **products** and **pricing**, and other risks detailed from time to time in the company's SEC reports, including...

28/3,K/14 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00700892 20020422112B8635 (USE FORMAT 7 FOR FULLTEXT)
Internet World Spring 2002 Exhibitor Profiles; Conference and Exposition to Take Place April 22-26 at the Los Angeles Convention Center
Business Wire
Monday, April 22, 2002 17:45 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 3,054

...Phone: 202-295-4388
E-mail: jhenriksen@cogentco.com
Company URL: <http://www.cogentco.com>
Product description: Cogent offers radically **priced**, high speed Internet transit and transport connections featuring a dedicated, non-blocked, non-oversubscribed 100...

...system provides payment processing for all card types and includes electronic check payment processing for **point of sale**, mail order, phone order, Internet and wireless transactions.
Company description: EPX is a full-service electronic payment processing company that specializes in enabling businesses to **accept credit card, debit card** and electronic check payments. EPX's system is completely Internet-based and provides straight-through...

...technology to process, whether their transactions take place online, over the telephone or at the **point of sale**. For more information visit www.epx.com.
Company: eStriders, Inc.
Booth: 661
Media Contact: Sung...

...hosting solution for ISPs, ASPs, portal sites, etc. Hosting services can quickly provision and manage **store** hosting for merchant end-users. Merchants get powerful tools for creating online **stores**, managing the back office, and running promotions. **Store** creation is by wizard and/or WYSIWYG editor.

Company description: eStriders Corporation provides e-commerce... management and customer service issues for Internet merchants selling products and services. Offered payment options: **credit cards**, online checks, & telephone billing.
<http://ibill.com/Services/iBillComplete/>
iBill Processing Plus: for merchants that...

...of the document review process. During workflow, versioning and review cycles, all shared documents are **stored** securely on the DRS and accessible to all appropriate users. Markups, notes and annotations made...s internet payment gateway, payENKRYPT, is the first to enable web merchants (B2B & B2C) for **ATM card** (with PIN) transactions and **card-present credit card** transactions, as well as supporting traditional manually entered **credit card** transactions. PayENKRYPT lowers merchant costs and chargeback risk.

Company Description: Kryptosima, L.L.C. (formerly SafetPay) was incorporated in January 2000. Its founders each have 20+ years experience in the **credit card** and **ATM card** payment business. Kryptosima has spent 2+ years **creating**, certifying and perfecting its

payment gateway product, payENKRYPT. Kryptosima is committed to delivering the best payment gateway products.
Company: LearnKey...

28/3,K/15 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00469583 20010226057B8373 (USE FORMAT 7 FOR FULLTEXT)
Be Free's Marketing Platform & BFAST Partner Marketing Service Attracts Industry-Leading Customers in January-Microsoft's shop.microsoft.com & HomeAdvisor.com, 3Com.com & Vermont Teddy Bear Launch Partner Marketing Programs
Business Wire
Monday, February 26, 2001 09:01 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,375

...Bank Web site (<http://www.juniper.com>), and in return are paid \$25 for each **approved** Juniper **credit card** customer **generated**. Juniper Bank operates as a division of Columbus Bank and Trust Company of Columbus, GA.
Liquidation.com...

...exceed \$75,000.
shop.microsoft.com: [Shop.microsoft.com](http://shop.microsoft.com) is the Microsoft (Nasdaq: MSFT) online **store** that makes shopping for Microsoft software and hardware titles more convenient than ever. It also...

...offers and promotions. The shop.microsoft.com Associate Program allows affiliate partners to bring the **store** with everything Microsoft(R) has to offer - the complete line of Microsoft software and hardware...

...companies in the country. Thompson Cigar is devoted to delivering a wide selection of cigar **products** covering all **price** ranges and tastes. The Thompson private label cigars reflect the keen desire to provide consumers...

28/3,K/16 (Item 3 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00338338 20000808221B3859 (USE FORMAT 7 FOR FULLTEXT)
Chase Launches New Small Business Credit Card; Offering Discounts, Rewards and Competitive Pricing to Growing Market
Business Wire
Tuesday, August 8, 2000 10:25 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 711

...to savings of up to 42% on overnight delivery with Airborne Express.

The Chase Business **Credit Card** also offers an optional Chase Rewards for Business Program, which, for a \$65 annual fee...

...as well as discounted

merchandise, gift certificates, and other travel related services and packages.

"Chase **designed** the new business **credit card** to meet the needs of our more than 300,000 small business customers," said Joe...

...time easier will help entrepreneurs grow their businesses."

"Today, many small business owners rely on **credit cards** to help run their business operations, and now Chase will provide a very competitive and flexible financing alternative to those customers," said Richard Srednicki, Executive Vice President in **charge** of Chase's **Credit Card** operation.

"Aside from helping entrepreneurs finance some of their day-to-day operations, the cards' tailored benefits include valuable **price** discounts on business **products** and services to help with purchasing needs as well as airline, hotel and auto rental reward programs to benefit customers who travel frequently for business."

Accepted virtually everywhere worldwide, the Chase Business **Credit Card** can be used at more than 16 million **stores**, restaurants, hotels and other locations - wherever **MasterCard** is **accepted**. Additionally, it offers cash access at over 911,000 banks and **ATM** locations worldwide.

Chase currently offers a full range of products and services to small business...

28/3,K/17 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2002 PR Newswire Association Inc. All rts. reserv.

00787409 20020626ATW002 (USE FORMAT 7 FOR FULLTEXT)

CoreCard's Real-Time Card Issuing System IPM Compliant

PR Newswire

Wednesday, June 26, 2002 08:23 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 576

TEXT:

...and real-time transaction processing system, CoreISSUE(TM) has successfully completed test requirements for the **MasterCard** (R) Global Clearing Management System (GCMS) and the Integrated Product Messages (IPM) format. CoreISSUE also meets **MasterCard** 's issuer authorization requirements including card **validation** code (CVC-1, CVC-2) and address verification service (AVS).

GCMS with its IPM format is **MasterCard** 's new clearing system and message format. Financial services organizations using CoreISSUE to process their **MasterCard** portfolio can immediately enjoy greater operational efficiencies and reduced processing costs offered by GCMS and...

...a simplified chargeback process, multiple clearing and settlement cycles and the delivery of enriched data **customizable** to the **financial** organization's end-customer requirements.

CoreISSUE is a fully integrated, browser-based, card issuing system...

...physical and virtual card products including association-based commercial and consumer bankcards and private label products such as stored - value cards , retail cards and merchant-specific gift cards. The system is currently being implemented at Charter Customer Program...

28/3,K/18 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2002 PR Newswire Association Inc. All rts. reserv.

00766053 20020514DCTU012 (USE FORMAT 7 FOR FULLTEXT)

Circuit City to Launch Co-Branded Visa Credit Card

PR Newswire

Tuesday, May 14, 2002 08:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 825

TEXT:

In early June, Circuit City **Stores** will become the first national consumer electronics specialty retailer to offer consumers a co-branded **Visa credit card** , accepted not only at the more than 600 Circuit City Superstores nationwide and circuitcity.com, but also at the more than 21 million locations worldwide where **Visa credit cards** are accepted .

The new Circuit City PLUS **Visa credit card** features no annual fee; access to special Circuit City promotions, including zero percent financing; a 60-day guaranteed low-price program applicable to purchases at most retail **stores** ; and online access to the customer's account, including online bill paying. Circuit City PLUS **Visa credit card** holders also may register their **credit cards** with Upromise, an exciting program designed to help consumers save for college tuition. Every time the **credit card** is used at the hundreds of participating Upromise companies, a percentage of the **purchase price** is automatically deposited to the Upromise member's secure college savings account. Circuit City is...

...consumer electronics retailer," said W. Alan McCollough, president and chief executive officer of Circuit City **Stores** , Inc. "We are achieving that objective in a number of ways, including extensive training of...

...conveniences such as the Express

Pickup function at circuitcity.com. The new Circuit City PLUS **Visa credit card**

card further expands the services available to our customers."

The Circuit City PLUS **Visa credit card** will be issued by Circuit City's subsidiary, First North American National Bank. Concurrent with the transition to the co-branded **Visa credit card** , Circuit City **Stores** , Inc. also is expanding the financial disclosures related to the finance operations of its Circuit City and CarMax businesses. Profits **generated** by the **finance** operations and fees that CarMax receives for arranging customer automobile financing through third parties are...

28/3,K/19 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00761560 20020506CLM016 (USE FORMAT 7 FOR FULLTEXT)
Peoples Bank to Acquire Malta Banking Office
PR Newswire
Monday, May 6, 2002 12:59 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 636

TEXT:

...Century National Bank of Zanesville, Ohio, a subsidiary of
Park National Corporation of Newark, Ohio (**Amex** : PRK).
"We are pleased to announce plans to enhance our business in Morgan
County," said...

...combination of
our current Morgan County offices plus Malta's customer loans and deposits
will **create** a **financial** services unit with almost \$20 million in loans
and
\$27 million in total deposits."

Peoples...
...base in the Malta/McConnelsville communities," added Conlon.
The proposed transaction is subject to regulatory **approval** and is
anticipated to be completed in the third quarter of 2002.
"For the past...

...the effect of economic
conditions, the ability to efficiently integrate operations, the impact of
competitive **products** and **pricing**, and other risks detailed in Peoples'
Securities and Exchange Commission filings. Although Peoples' management
believes...

...Bank, which
offers complete banking products and services through 40 financial service
locations and 25 **ATM** 's in the states of Ohio, West Virginia, and
Kentucky.
Peoples Bank also makes available...

28/3,K/20 (Item 4 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00748282 20020415ATM031 (USE FORMAT 7 FOR FULLTEXT)
Synovus Reports 15% Increase in Net Income for 1st Qtr 2002
PR Newswire
Monday, April 15, 2002 14:29 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 2,971

TEXT:

...year's \$8 million gain from the sale of our ownership in the
Star System **ATM** network, the equivalent of 1.67c per share after-tax.
Without
this gain, Financial Services...

...up 104%
for the same period last year), service charges on deposits of 11%, and
credit
card fees of 9% over the same period last year. Financial Management
Services
and insurance (formerly...
...increased 19% over the

first quarter last year, with trust up 19%, brokerage up 7%, **Creative Financial** Group up 13%, and insurance up 85%. Financial Services' non-interest income as a percentage...inability to successfully bring new products and services to market, including, but not limited to, **stored value** and e-commerce **products**; and other processing services, adverse developments with respect to TSYS' sub-prime clients, TSYS' inability...
...in prevailing interest rates; the timely development of competitive new products and services and the **acceptance** of such by customers; Synovus' inability to control expenses; a deterioration in credit quality or...

28/3,K/21 (Item 5 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00735645 20020319ATTU028 (USE FORMAT 7 FOR FULLTEXT)
Global Payments Reports Third Quarter Earnings
PR Newswire
Tuesday, March 19, 2002 16:34 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,590

TEXT:
...year operating performance.
Normalized results exclude the impact of divested businesses and other non-recurring **items**, and include certain pro forma **costs** assuming its spin-off from National Data Corporation occurred on June 1, 1999. GAAP and...

...converted the Imperial merchant portfolio to our back-end processing platform, which we expect will **generate** long-term **financial** and operational synergies."
"As previously discussed, our integration efforts have resulted in margin improvements this...

...the United Kingdom and Europe. Global Payments offers a comprehensive line of payment solutions, including **credit** and **debit cards**, business-to-business purchasing **cards**, gift cards, Electronic Benefits Transfer (EBT) cards, check guarantee, check verification and recovery, **terminal** management and funds transfer services.
Global's web address is www.globalpaymentsinc.com.
This announcement...

...These forward-looking statements involve risks and uncertainties such as product demand, market and customer **acceptance**, the effect of economic conditions, competition, pricing, development difficulties, foreign currency risks, costs of capital, continued certification by **credit card** associations, the ability to consummate and integrate acquisitions, and other risks detailed in the Company...

28/3,K/22 (Item 6 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00693254 20011219ATW017 (USE FORMAT 7 FOR FULLTEXT)
Global Payments Reports Second Quarter Earnings
PR Newswire
Wednesday, December 19, 2001 17:14 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,882

TEXT:

...on a normalized basis, which excludes the impact of divested businesses and other non-recurring **items**, and includes certain pro forma **costs** assuming its spin-off from National Data Corporation occurred on June 1, 1999. On a...

...converted the CIBC merchant portfolio to our back-end processing platform, which we expect will

generate long-term **financial** and operational synergies. We also completed a planned facility closure and related front-end platform...

...strong presence in the Canadian market. Further, we have had early success in realizing the **VISA** and **MasterCard** cross-selling benefits provided by the CIBC and National Bank portfolio acquisitions. In particular, we...

...the United Kingdom and Europe. Global Payments offers a comprehensive line of payment solutions, including **credit** and **debit cards**, business-to-business purchasing **cards**, gift cards, Electronic Benefits Transfer (EBT) cards, check guarantee, check verification and recovery, **terminal** management and funds transfer services. Global's web address is www.globalpaymentsinc.com.

This announcement...

...financial condition. These items involve risks and uncertainties such as product demand, market and customer **acceptance**, the effect of economic conditions, competition, pricing, development difficulties, the ability to consummate and integrat

33/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02067752 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bradlees Getting Back to Its Discounting Format

(Bradlees Inc in spring 1998 is expected to begin an ad campaign with the theme "People Who Know Better Know Bradlees")

DNR, v 28, n 17, p 78

February 09, 1998

DOCUMENT TYPE: Journal; Company Overview ISSN: 1041-1119 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 914

ABSTRACT:

...reorganization and a strategy to get back to its roots as a discounter with improved **products** and less promotional **prices**. Bradlees in spring 1998 is expected to begin an ad campaign with the theme "People...

...in New York, New Jersey, Pennsylvania, Connecticut, Massachusetts, New Hampshire and Maine. Thorner expects Bradlees' **layaway** program to **generate** sales of \$60 mil in 1998. Detail is given to other activities affecting Bradlees. ...

33/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02285832 89556568

A reconsideration of rent-to-own

Anderson, Michael H; Jackson, Raymond

Journal of Consumer Affairs v35n2 PP: 295-306 Winter 2001

ISSN: 0022-0078 JRNL CODE: JCA

WORD COUNT: 4761

...TEXT: and cancellation of the agreement imposes no significant financial burden. An APR can also be **calculated** for **layaway**, but again it is not the key feature of the financing mechanism or of the...

... Kmart layaway plan, for example, the consumer is required to deposit 10 percent of the **purchase price** as a down payment and then pay 20 percent of the remaining balance every two...

33/3,K/3 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

11568618 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fintech closes Saltus acquisition

CANADA NEWSWIRE

June 19, 2000

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 737

... contingent upon successful achievement of the revenue and profitability targets, and will be paid and **determined** in March 2001. A final **installment payment** will be made when the Final **Purchase Price** is determined on or about March 31, 2001. The Final **Purchase Price** payment will be paid 45% in cash and 55% in stock valued at \$1.50. Claw back penalties to reduce the **purchase price** will be assessed for failure to meet all targets. All shares issued will be subject...

33/3,K/4 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00203121 19991027DAW012 (USE FORMAT 7 FOR FULLTEXT)

First Cash Financial Services Reports Higher Third Quarter Earnings

PR Newswire

Wednesday, October 27, 1999 08:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,420

...com". The new site utilizes a high speed search engine which lists the 25 lowest **priced** **items** for each **item** searched, as well as a thumbnail photo of each of these 25 items. The site now also offers **layaways** and gift certificates, and is **designed** for customers who don't want to waste time shopping on the internet, but instead...

36/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01908479 05-59471

At the point of sale: Goody's keeps costs down and productivity up

Anonymous

Chain Store Age Retail I.T. 1999 Supplement PP: 34-35 Oct 1999

ISSN: 1087-0601 JRNL CODE: CSA

WORD COUNT: 1257

...TEXT: and many of our customers prefer the option of a layaway program to using a **credit card**," Youngs says. "Trimax has been very responsive to our needs and is well aware of the limitations of our POS hardware. They worked with us to **design layaway** functionality into the Trimax Transactionware POS software that we run in all our stores."

While...

36/3,K/2 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

20223774 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Greece Credit Card Processor Selects Euronet's Full Credit Card Software Suite

BUSINESS WIRE

December 10, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 679

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... credit card processing to meet the business requirements of the sophisticated Greek market, including flexible **installment payment** services and interest rate **calculators**.

"The Euronet and ABC partnership will demonstrate the scalability and feature-rich functionality of Euronet..."

39/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01158948 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Real Computer Payoff: Part 3

(This is the 3rd part of a 3-part report on results of a special JCK poll
of hundreds of jewelers nationwide and their use of the computer)

Jewelers' Circular-Keystone, v CLXVI, n 4, p 129+

April 1995

DOCUMENT TYPE: Journal ISSN: 1070-0242 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4280

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...131 per month, (\$249 for a multistore operation).

Operating system: IBM (DOS) and compatibles.

Features: **Point -of- sale** invoicing, accounts payable/receivable,
perpetual customer history, inventory control, repair tracking, password
protection, multiple price levels, user- **defined** SKU numbers and
departments, **layaway** and assembly tracking, management reports, memo
goods tracking, cash drawer support, bar-code scanner, imaging...

39/3,K/2 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

19019868 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Brazilian Banks to Trace Bin-Ladin's Accounts

Article Vania Cristino

WORLD NEWS CONNECTION

September 25, 2001

JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 562

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in such a scheme.

A check written to cover an installment payment in a determined **store**
could suddenly end up in the account of a factoring company, used to
launder money...

39/3,K/3 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

09863005 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Goody's Family Clothing Announces February Sales and Certain Changes in
Accounting Methodology**

BUSINESS WIRE

March 02, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 906

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... quarters. This change in accounting methodology for layaways will
not affect the calculations of comparable **store** sales results throughout
fiscal 2000.

As noted, total sales for February 1999 have been restated...

39/3,K/4 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

03696425 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Credit Card Popularity Put Layaway on Hold, But Custom Still Exists
Amy Baldwin, Lexington Herald-Leader, Ky.
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (LEXINGTON (KY.) HERALD-LEADER)
December 09, 1998
JOURNAL CODE: KLHL LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 773

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... it's a large-ticket item," he said. The store has about 150 pieces in **layaway** now.

TJMaxx, which sells **designer** and brand-name goods at a discount, requires that all layaway purchases be paid for...

... season. That layaway pickup date this year is Dec. 13 for the Regency Shopping Centre **store**.

About 800 customers have items in layaway at Lexington's TJMaxx, said Laura Cervone, spokeswoman...

39/3,K/5 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0578798 PH006
CLOSED PHILADELPHIA FURNITURE STORE TO PROVIDE PARTIAL REFUNDS

DATE: March 23, 1993 11:03 EST WORD COUNT: 255

...Ave., was filed today in Commonwealth Court.

Preate and Abraham said that when the furniture **store** closed last July, it owed money to 105 consumers who had made deposits on special orders or **layaways**.

"Our investigation **determined** that the company also owed large amounts of money to its suppliers, landlord and other...
?

File 348:EUROPEAN PATENTS 1978-2002/Jul W02

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020718,UT=20020711

(c) 2002 WIPO/Univention

?ds

Set	Items	Description
S1	6956	(INSTALLMENT? OR PAYMENT? OR BORROW? OR CREDIT OR PERIODIC OR LAYAWAY OR LAY()AWAY OR FINANC?) (3N) (PLAN? ? OR CONTRACT? ? OR AGREEMENT? OR TERM? ? OR OPTION? ? OR ACCOUNT OR ACCOUNTS) OR LOAN OR LOANS
S2	1081	S1(3N) (CREAT? OR CALCULAT? OR DEFINE? OR DEFINING OR DESIGN? OR IDENTIF? OR GENERAT? OR CUSTOMI? OR PERSONALI? OR TAILOR? OR INDIVIDUALI? OR DETERMIN?)
S3	77545	(COST? OR PRICE? OR PRICING OR AMOUNT? OR VALUE?) (5N) (GOOD OR GOODS OR MERCHANDISE OR PRODUCT OR PRODUCTS OR ITEM OR ITEMS) OR PURCHASE()PRICE?
S4	16441	CREDITCARD? OR VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (5N) (CARD? ? OR TOKEN? OR INSTRUMENT?)
S5	512050	TERMINAL? OR KIOSK? OR ELECTRONIC(1W)CHECKOUT? OR EPOS OR - POS OR EFTPOS OR RPOS OR STORE? OR ATM OR AUTOMATIC()TELLER? - OR POINT? ?(1W) (SALE? ? OR SERVICE? OR PURCHASE?)
S6	411370	APPROV? OR ACCEPT? OR CONFIRM? OR VALIDAT? OR DENY OR DENIAL OR DENIE? OR DECLINE? OR REJECT?
S7	44117	S6(5N) (TRANSMIT? OR TRANSMISSION? OR UPLOAD? OR DOWNLOAD? - OR SENT OR SEND? OR PROVID?)
S8	130	S2(S)S3
S9	59	S8(S)S4
S10	46	S9(S)S5
S11	9	S10(S)S7
S12	719	S1(S)S3
S13	305	S12(S)S4
S14	145	S13(S)S5
S15	25	S14(S)S7
S16	20	S15 NOT S11

Considered.

11/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01030324

MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	9942	17239
----------	-----------	------	-------

SPEC A	(English)	9942	160346
--------	-----------	------	--------

Total word count - document A	177585
-------------------------------	--------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	177585
------------------------------------	--------

...SPECIFICATION 103) (payment operation 8404), the user depresses the
execution switch 311.

The mobile user terminal **generates** a **payment** offer 8405 that
includes the credit card type, the amount to be paid and the...

11/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00852885 **Image available**

MOBILE COMMERCE RECEIPT SYSTEM
SYSTEME DE RECEPTION DE COMMERCE MOBILE

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON (publ), S-126 25 Stockholm, SE, SE
(Residence), SE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

VAN DO Thanh, Stjernemyrveien 28, N-0673 Oslo, NO, NO (Residence), --
(Nationality), (Designated only for: US)

BRANDRUD Knut, Hogdaveien 5C, N-0680 Oslo, NO, NO (Residence), --
(Nationality), (Designated only for: US)

Legal Representative:

BOESTAD Kajsa (agent), Ericsson Internet Applications AB, Patent Unit
Internet Applications, Box 48, S-164 93 Kista, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186538 A1 20011115 (WO 0186538)

Application: WO 2001SE975 20010504 (PCT/WO SE0100975)

Priority Application: NO 20002388 20000508

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

,SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3885

Fulltext Availability:

Claims

Claim

... Delivery Entity's terminal is located at every delivery counter. It assume the following responsibilities:
 accept the digital contract and **send** it to the TTP for **validation**
 receive delivery information from the TTP
 ask for delivery acknowledgement
The Delivery Entity's **terminal** has the following capabilities:
 communication with the mobile phones
 communications with the TTP and the...
...can identified as:
 between TTP and Merchant's server
 between TTP and Delivery Entity's **Terminal**
 between Delivery Entity's **Terminal** and Merchant's server
 can go through secure channels on the Internet, i.e. encrypted...
...gateway and the Internet. The communication between the mobile phone and the Delivery Entity's **terminal** can be via a cable, a socket, or wireless via infrared, Bluetooth, IEEE 802.1...
...while not requiring much capability either on the mobile phone or the delivery entity's **terminal**
 It provides adequate protection to the user. In case of failure in the merchant's system, the contract digitally signed by the merchant, which is **stored** by the TTP can be retrieved and used as proof. In the case where the...
...The privacy of the user is achieved in the sense that information such as identity, **personalia**, **credit card** number, **bank account**, etc. is not revealed at the delivery entity. It provides adequate protection to the merchant. it ensures that purchased items cannot be delivered twice since delivery acknowledgements are **stored** by the TTP. it is realisable without requiring much effort and resource.
P a t...
...t c I a I m- s
L
A method of providing a mobile telecommunication **terminal** (MTT) of a customer s entity (CE) with a reliable simpler electronic proof of a...
...receipt (SER) generated by a trusted third party (TTPE) and provided -to a mobile telecommunication **terminal** (MTT) of a customer entity (CE) who has made an electronic reservation, purchase and/or...
...the DE. 3. A method of providing a simpler electronic receipt to a mobile telecommunication **terminal** (MTT) of a customer entity (CE) at making a goods and/or service reservation, purchase...of the following: customer address, customer e-mail, MISDN s number of the mobile phone, **credit card** number and expiration date, merchant name and ID number, merchant address, merchant e-inail, date...
...date and time, latest delivery date and time, list of items with quantity for each **item**, unit **price**, part no arid/or total amount paid. io 6. The method of any one of...

...acterised in the further steps for **providing** to the DE a **confirmation** of a completed delivery of a claimed goods or service:
. transferring a delivery acknowledge request...

11/3,K/3 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Fulltext Availability:

Detailed Description

Detailed Description

... support high speed internet access. Thus in the "NGN" scenario for cable networks, cable will **provide** a new access mechanism for IP services, while simultaneously transport video content using the current ...

...Video, Data) that may reside on a PC or application server. The cable modems used **provide** users and applications with a wide range of bandwidth options from 2 to 10 Mbits...levels are being met consistently Whether there are any general problems with the service or **product** Whether the sale and use of the service is tracking to forecasts. This process also...actual order with fulfillment house for physical shipping

Sends electronic fulfillment to the user

176

Provides order **confirmation** and tracking number

Supports micropayment processing

Another embodiment of the invention processes transactions pertinent to ...administrative and operational problems for an end user, it normally does so at a premium **price** which takes into account the lack of accountability that such flexible licensing provides. A site...

11/3,K/4 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Fulltext Availability:

Detailed Description

Detailed Description

... and features are the CLASS family of services (Call waiting, Call forwarding, Conference calling, Call **rejection**), enhanced call routing, Number Portability, Calling Card Services, and Audio delivered Information Services (e.g...are positioned on the East side of Greenwich where the Time Offset has a positive, **value** .

Two commands are used when changing time. First, Figure 38 illustrates the control flow of...hardware, and central office software. The ostensible. goals of ISDN include the following.

- 1) To **provide** an internationally **accepted** standard for voice, data and signaling;
- 2) To make all transmission circuits end-to-end...area and a shopping basket area. Such a function is used in the shopping system **provided** by a CD-ROM.

A main stage of the online shopping is an item catalog...and maintained at later point

Adapts pricing for geographic markets

Passes quotes to channel partners

Determines credit available and **terms**

Provides web call-through for non-standard pricing

Next provided is a method, system, and...a shipping provider other than a default provider. The availability of the desired product is **confirmed** , as are the price and shipping arrangements. As an option, the invention may require the...

11/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00784185 **Image available**

A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117195 A2-A3 20010308 (WO 0117195)

Application: WO 2000US24125 20000831 (PCT/WO US0024125)

Priority Application: US 99386717 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150532

Fulltext Availability:

Detailed Description

Detailed Description

... 1

Figure 129 illustrates widgets with their validation requirements;

Figure 130 illustrates a user interface **validator** association diagram;

Figure 131 illustrates a validation rule class diagram;

Figure 132 illustrates a rule...resources and translate capabilities within and across enterprises.

168

Short of interpreting the data being **transmitted**, the communications fabric is aware of the different message-oriented information streams in order to...enables programs or commands to be executed on the server machine providing access to resources **stored** both inside and outside of the Web server environment. For example, server side scripts can...

...user requests a Web page, the Web server retrieves that page from the network and **stores** it temporarily in a cache (memory on the Web server). When another page or the...disk; however, specification of a printer causes the output to be printed as well as **stored** on the file system.

Get Report Status. The Get Report Status function retrieves status information...of users into business logic processing activities.

With the assistance of Presentation Services, Interface logic **provides** the linkage that allows users to control the flow of processing within the application.

Application **stored** (e.g., location transparency, RDBMS syntax, etc.). Data Abstraction provides the application with a more...

...logic is distributed between the client and the server(s) - where the business logic is **stored** and where the business logic is located when the application is being executed. There are many ways to distribute

business logic: (1) business logic can be **stored** on the server(s) and executed on the server(s); (2) business logic can be **stored** on the server(s) and executed on the client; (3) business logic can be **stored** and executed on the client; (4) some business logic can be **stored** and executed on the server(s) and some business logic can be **stored** and executed on the client; etc.

Having the business logic **stored** on the server enables developers to centrally maintain application code; thereby eliminating the need to...

...sharing of and reliance on central data across many users.

If the business logic is **stored** and executed on the client, software distribution options must be considered. Usually the most expensive...

...business logic code bundled into components to be either downloaded at runtime

247

or permanently **stored** on the client machine. Today, client side business logic is supported through the use of...

...logic is distributed between the client and the server(s) - where the business logic is **stored** and where the business logic is located when the application is being executed. There are many ways to distribute business logic: (1) business logic can be **stored** on the server(s) and executed on the server(s); (2) business logic can be **stored** on the server(s) and executed on the client; (3) business logic can be **stored** and executed, on the client; (4) some business logic can be **stored** and executed on the server(s) and some business logic can be **stored** and executed on the client; etc.

Having the business logic **stored** on the server enables developers to centrally maintain application code; thereby eliminating the need to...

...of and reliance on central data across many users.

248

If the business logic is **stored** and executed on the client, software distribution options must be considered. Usually the most expensive... allowing business logic code bundled into components to be either downloaded at runtime or permanently **stored** on the client machine. Today, client side business logic is supported through the use of...

11/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784139

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A SELF-DESCRIBING STREAM IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A UN FLUX D'AUTODESCRIPTEURS DANS UN ENVIRONNEMENT DE MODELES DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116734 A2-A3 20010308 (WO 0116734)

Application: WO 2000US23999 20000831 (PCT/WO US0023999)

Priority Application: US 99387070 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

.DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150517

Fulltext Availability:

Detailed Description

Detailed Description

... such as address resolution, message routing, security screening and many more.

170

The communications fabric **provides** common network services to the Platform-specific network services residing on the client and server... disk; however, specification of a printer causes the output to be printed as well as **stored** on the file system.

233

Get Report Status. The Get Report Status function retrieves status...of users into business logic processing activities.

With the assistance of Presentation Services, Interface logic **provides** the linkage that allows users to control the flow of processing within the application.

Application how information is **stored** (e.g., location transparency, RDBMS syntax, etc.). Data Abstraction provides the application with a more...

...logic is distributed between the client and the server(s) - where the business logic is **stored** and where the business logic is located when the application is being executed. There are many ways to distribute business logic: (1) business logic can be **stored** on the server(s) and executed on the server(s); (2) business logic can be **stored** on the server(s) and executed on the client; (3) business logic can be **stored** and executed on the client; (4) some business logic can be **stored** and executed on the server(s) and some business logic can be **stored** and executed on the client; etc.

Having the business logic **stored** on the server enables developers to centrally maintain application code; thereby eliminating the need to...

...sharing of and reliance on central data across many users.

If the business logic is **stored** and executed on the client, software distribution options must be considered. Usually the most expensive...

...balance is beginning to shift, allowing business logic code bundled into components to be either **downloaded** at runtime or permanently **stored** on the client machine. Today, client side business logic is supported through the use of...

...logic is distributed between the client and the server(s) - where the business logic is **stored** and where the business logic is located when the application is being executed. There are many ways to distribute business logic: (1) business logic can be **stored** on the server(s) and executed on the server(s); (2) business logic can be **stored** on the server(s) and executed on the client; (3) business logic can be **stored** and executed on the client; (4) some business logic can be **stored** and executed on the server(s) and some business logic can be **stored** and executed on the client; etc.

Having the business logic **stored** on the server enables developers to centrally maintain application code; thereby eliminating the need to...

...sharing of and reliance on central data across many users.

If the business logic is **stored** and executed on the client, software distribution options must be considered. Usually the most expensive... allowing business logic code bundled into components to be either downloaded at runtime or permanently **stored** on the client machine. Today, client side business logic is supported through the use of...

11/3,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784126

**SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR AN EXCEPTION RESPONSE TABLE
IN ENVIRONMENT SERVICES PATTERNS**

**SYSTEME, PROCEDURE ET ARTICLE DE PRODUCTION DESTINES A UNE TABLE DE REPONSE
D'EXCEPTION DANS DES CONFIGURATIONS DE SERVICES D'ENVIRONNEMENT**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 38th
Floor, 2029 century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116706 A2-A3 20010308 (WO 0116706)

Application: WO 2000US24086 20000831 (PCT/WO US0024086)

Priority Application: US 99387873 19990831

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150318

Fulltext Availability:

Detailed Description

Detailed Description

... Operations environments. Very briefly, SAY covers.

The Core Execution Architecture frameworks for the different architecture
generations (Host, Client/Server and Netcentric). Most users will
primarily use the Netcentric framework.

The Execution...located on disk and sent to the specified or default
printer or the request is **sent** to the event manager for report
scheduling.

229

Report deletion proceeds as follows.

The report...

...disk; however, specification of a printer causes the output to be
printed as well as **stored** on the file system.

Get Report Status. The Get Report Status function retrieves status
information...Information Access Services isolate the Business Logic from
the technical specifics of how information is **stored** (e.g., location

.transparency, RDBMS syntax, etc.). Data Abstraction

246

provides the application with a...logic is distributed between the client and the server(s) - where the business logic is **stored** and where the business logic is located when the application is being executed. There are many ways to distribute business logic: (1) business logic can be **stored** on the server(s) and executed on the server(s); (2) business logic can be **stored** on the server(s) and executed on the client; (3) business logic can be **stored** and executed on the client; (4) some business logic can be **stored** and executed on the server(s) and some business logic can be **stored** and executed on the client; etc.

Having the business logic **stored** on the server enables developers to centrally maintain application code; thereby eliminating the need to...

...of and reliance on central data across many users.

247

If the business logic is **stored** and executed on the client, software distribution options must be considered. Usually the most expensive...

...allowing business logic code bundled into components to be either downloaded at runtime or permanently **stored** on the client machine. Today, client side business logic is supported through the use of...

...logic is distributed between the client and the server(s) - where the business logic is **stored** and where the business logic is located when the application is being executed. There are many ways to distribute business logic: (1) business logic can be **stored** on the server(s) and executed on the server(s); (2) business logic can be **stored** on the server(s) and executed on the client; (3) business logic can be **stored** and executed

248

on the client; (4) some business logic can be **stored** and executed on the server(s) and some business logic can be **stored** and executed on the client; etc.

Having the business logic **stored** on the server enables developers to centrally maintain application code; thereby eliminating the need to...

...sharing of and reliance on central data across many users.

If the business logic is **stored** and executed on the client, software distribution options must be considered. Usually the most expensive... allowing business logic code bundled into components to be either downloaded at runtime or pennanently **stored** on the client machine. Today, client side business logic is supported through the use of...

11/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00766118 **Image available**

REDEMPTION SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK
SYSTEMES ET PROCEDES D'ENCAISSEMENT, LORS DE L'ENTREE EN POSSESSION PAR UN ACHETEUR, CHEZ UN DETAILLANT, D'UN PRODUIT ACHETE PAR L'INTERMEDIAIRE D'UN RESEAU DE TELECOMMUNICATIONS

Patent Applicant/Assignee:

WALKER DIGITAL LLC, One High Ridge Park, Stamford, CT 06905, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALKER Jay S, 124 Spectacle Lane, Ridgefield, CT 06877, US, US
(Residence), US (Nationality), (Designated only for: US)

MIK Magdalena, 10 South New Street, Greenwich, CT 06830, US, US
(Residence), US (Nationality), (Designated only for: US)

VAN LUCHENE Andrew S, 9 Greenwood Place, Norwalk, CT 06854, US, US
(Residence), US (Nationality), (Designated only for: US)

.OTTO Jonathan, Apartment 9A, 25 Forest Street, Stamford, CT 06901, US, US
(Residence), US (Nationality), (Designated only for: US)
LEVITAN Ian, 42 Church Hill Avenue, Westmount, Quebec HY3 2Z9, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
TEDESCO Daniel E, 49 Kings Highway North, Westport, CT 06880, US, US
(Residence), US (Nationality), (Designated only for: US)
PACKES John M Jr, 21 Frankford Street, Hawthorne, NY 10532-1950, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BUCKLEY Patrick J (et al) (agent), Walker Digital Corporation, Five High
Ridge Park, Stamford, CT 06905, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079495 A2 20001228 (WO 0079495)

Application: WO 2000US16998 20000621 (PCT/WO US0016998)

Priority Application: US 99337906 19990622; US 99388723 19990902

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25866

Fulltext Availability:

Claims

Claim

... FROM POS CONTROLLER 2102

DEMPTI N COD NO

EXIST IN PRICING

YE

RED

STATUSINDI YES **TRANSMIT** **DECLINE** SIGNAL

HATPRODUCTHAS TO **POS** SERVER

EDEEMED? 2108

2106

N

0 ROD NO

IDENTIFIER

MATCH?

2110

Y

UPDATE CORRESPONDING

STATUS TO REDEEMED IN ONLINE

PRICE DATABASE 2112

TRANSMIT AUTHORIZATION

SIGNAL TO **POS** SERVER

2114

FIG, 21

/ 46

2200

EDEMPTION COD NO

EXIST IN PRICING

YES

M OUTPUT **DECLINE** RETRIEVE RETAIL

E STATUS INDIC SIGNAL THROUGH **PRICE** FROM RETAIL

HAT **PRODUCT** HAS BEE OUTPUT DEVICE **PRICE** DATABASE

ED ? 2212 2214

ADD RETAIL PRICE

TO SUBTOTAL

D 2216

NO

IDENTIFIERS

CONTINUE

TRANSACTION...

11/3,K/9 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00391508 **Image available**

AN AUTOMATED COMMUNICATIONS SYSTEM AND METHOD FOR TRANSFERRING INFORMATION
BETWEEN DATABASES IN ORDER TO CONTROL AND PROCESS COMMUNICATIONS
SYSTEME ET PROCEDE DE COMMUNICATIONS AUTOMATISES POUR LE TRANSFERT
D'INFORMATIONS ENTRE DES BASES DE DONNEES A DES FINS DE COMMANDE ET DE
TRAITEMENT DES COMMUNICATIONS

Patent Applicant/Assignee:

INTERMIND CORPORATION,

Inventor(s):

REED Drummond Shattuck,

HEYMANN Peter Earnshaw,

MUSHERO Steven Mark,

JONES Kevin Benard,

OBERLANDER Jeffrey Todd,

BANAY Dan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9732251 A1 19970904

Application: WO 97US3205 19970228 (PCT/WO US9703205)

Priority Application: US 96609115 19960229; US 96722314 19960927

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS MW

SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT

LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 92326

Fulltext Availability:

Detailed Description

Detailed Description

... to reach all likely consumers. Because of this broad dissemination by providers, consumers receive large **amounts** of information, much of which is irrelevant to them. Consumers are forced to sort and...a communications object system.

FIG. 37 is a block flow diagram for a process for **creating payment accounts** using service objects and partner servers.

FIG. 38 is a block flow diagram for a...all the information is correct, the user selects the distribute form 336. This form first **provides** the opportunity for a final **confirmation** that the new information is ready to be published. It also allows setting of various...

16/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01276898

CONTENTS MANAGEMENT SYSTEM, DEVICE, METHOD, AND PROGRAM STORAGE MEDIUM
INHALTSVERWALTUNGSSYSTEM, VORRICHTUNG, VERFAHREN UND PROGRAMMSPEICHERMEDIUM
SYSTEME, DISPOSITIF, PROCEDE ET SUPPORT DE PROGRAMME POUR LA GESTION DE
CONTENUS

PATENT ASSIGNEE:

Sony Corporation, (214028), 7-35, Kitashinagawa 6-chome, Shinagawa-ku,
Tokyo 141-0001, (JP), (Applicant designated States: all)

INVENTOR:

ISHIBASHI, Yoshihito, Sony Corporation, 7-35, Kitashinagawa 6-chome,
Shinagawa-ku, Tokyo 141-0001, (JP)

OHISHI, Tateo, Sony Corporation, 7-35, Kitashinagawa 6-chome,
Shinagawa-ku, Tokyo 141-0001, (JP)

MUTO, Akihiro, Sony Corporation, 7-35, Kitashinagawa 6-chome,
Shinagawa-ku, Tokyo 141-0001, (JP)

KITAHARA, Jun, Sony Corporation, 7-35, Kitashinagawa 6-chome,
Shinagawa-ku, Tokyo 141-0001, (JP)

SHIRAI, Taizou, Sony Corporation, 7-35, Kitashinagawa 6-chome,
Shinagawa-ku, Tokyo 141-0001, (JP)

LEGAL REPRESENTATIVE:

DeVile, Jonathan Mark, Dr. et al (91151), D. Young & Co 21 New Fetter
Lane, London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 1128598 A1 010829 (Basic)
WO 200119017 010315

APPLICATION (CC, No, Date): EP 2000956997 000907; WO 2000JP6089 000907

PRIORITY (CC, No, Date): JP 99253660 990907; JP 99253661 990907; JP
99253662 990907; JP 99253663 990907; JP 99260638 990914; JP 99264082
990917; JP 99265866 990920

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04L-009/32; G06F-015/00; H04N-005/91;

G11B-020/10; G10K-015/04; H04N-007/167

ABSTRACT WORD COUNT: 172

NOTE:

Figure number on first page: 0020

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200135	29406
SPEC A	(English)	200135	83907
Total word count - document A			113313
Total word count - document B			0
Total word count - documents A + B			113313

...SPECIFICATION preventing the contents data from being illicitly utilized
can be implemented.

Moreover, the present invention **provides**, in an information sending
method for sending predetermined contents data from an information
sending apparatus...purchase procedure.

Figure 88 is a flowchart showing a real purchase procedure after a
reserved **purchase**.

Figure 89 is a flowchart showing a proxy purchasing procedure in the
case where a...server 51 receives the three delivery keys Kd)),
overwrites the delivery keys Kd)) that are **stored** before the receipt
with the received keys, and **stores** the new delivery keys Kd)). The
electronic distribution service center 1 **stores** the delivery keys Kd))
being the versions 1 through 9 and the individual keys Kl...

16/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00908952 **Image available**

ANONYMOUS TRANSACTION SYSTEM

SYSTEME DE TRANSACTION ANONYME

Patent Applicant/Assignee:

NEXTWORTH INC, 410 N.W. 18th Street, #102, Portland, OR 97209, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

STEELE Dale Everett, 410 N.W. 18th Street, #102, Portland, OR 97209, US,
US (Residence), US (Nationality), (Designated only for: US)

SILVA Kenneth Alan, 610 N.W. 131st Street, Vancouver, WA 98685, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FORD Stephen S (agent), Marger Johnson McCollom, P.C., 1030 S.W. Morrison
Street, Portland, OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200242982 A2 20020530 (WO 0242982)

Application: WO 2001US44318 20011127 (PCT/WO US0144318)

Priority Application: US 2000253371 20001127

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15770

Fulltext Availability:

Claims

Claim

... real consumer profile and a valid credit rating. With this
information the supplier can effectively **price** their **products** and
services to the exact credit risk of the consumer. The supplier 215 may
also...

...information profile 245, such as age, gender, credit rating, etc. The
supplier can thereby efficiently **price** their **product** or service while
the consumer maintains their anonymity. I 0 In order to make an...
supplied anonymous information that the intermediary 3 3 0 uses to
compare with the **stored** AFPs and ACPs in block 335. If there are
matches, the

9

intermediary 330 forwards the...

...which triggers the intermediary 330 to retrieve the consumer's PIR in
block 336 previously **stored** in block 332 and forward it to the supplier
320 in block 321. In one...

...more data sets. The data set 402 is the only data set required for a
credit card application while data sets 402, 404, and 406 are required
for a home mortgage. The...

...data set 402, and the same information is used for any application,
whether for a **credit card** or a home mortgage. An application 420 for
a **loan** appearing in list 425 requires more information than an
application for a product appearing in...

...is used

10

across multiple applications. Suppose a consumer wants to apply for an
auto **loan**. The consumer would fill out application 420, composed of
data sets 402 and 404. The...

other retail purchases, the exchange wallet logic may select a **bank credit card**. Charge authorization is requested from the selected **debit card, credit card, credit line** or asset **account** supplier by the ATS 1002. After receiving authorization from the selected supplier, the ATS 1002...

...at the same time, the exchange wallet is created. The consumer may also use current **debit card, credit card** and/or **credit line** 1 5 balances in the exchange wallet logic to determine which account to direct...

16/3,K/3 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00905254 **Image available**

**AN INFORMATION MANAGEMENT SYSTEM
SYSTEME DE GESTION DE L'INFORMATION**

Patent Applicant/Assignee:

ORCHESTRIA LIMITED, 190 The Strand, London WC2R 1JN, GB, GB (Residence),
GB (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MALCOLM Peter Bryan, Wortham, Lewdown, Okehampton, Devon EX20 4QJ, GB, GB
(Residence), GB (Nationality), (Designated only for: US)

NAPIER John Anthony, Little Stamborough, Roadwater, Watchet, Somerset
TA23 ORW, GB, GB (Residence), GB (Nationality), (Designated only for:
US)

STICKLER Andrew Mark, Parsonage Farmhouse, Netherclay, Bishop's Hall,
Taunton, Somerset TA1 5EE, GB, GB (Residence), GB (Nationality),
(Designated only for: US)

TAMBLIN Nathan John, 5 Oakfield Park, Wellington, Somerset TA21 8EX, GB,
GB (Residence), GB (Nationality), (Designated only for: US)

BEADLE Paul James Owen, Waterside House, Upplowman, Tiverton, Devon EX16
7DW, GB, GB (Residence), GB (Nationality), (Designated only for: US)

CROCKER Jason Paul, 4 Harvey Way, Ashill, Ilminster, Somerset TA19 9QD,
GB, GB (Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

ABNETT Richard Charles (agent), Reddie & Grose, 16 Theobalds Road, London
WC1X 8PL, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200239331 A2 20020516 (WO 0239331)

Application: WO 2001GB4979 20011108 (PCT/WO GB0104979)

Priority Application: GB 200027280 20001108; US 2001923704 20010807

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 70047

Fulltext Availability:

Claims

Claim

... case of an e-mail
client.

If in step S172, it is determined that the **credit card** number may be transmitted, control passes to step S176 where transmission of the data occurs...

...3, or from point B in the e-mail

client operation illustrated in Figure 5.

Credit card numbers need not be identified in step

S162 solely by scanning the content of the transmission. In web browser implementations the **credit card** number may for example be directly identified by referring to the field names of any...

...43

The preferred system may also be configured to search outgoing transmissions for other pertinent **financial** details, such as **account** numbers. Company account numbers from which funds may be deposited may be **stored** in a separate file. Any likely strings of characters or digits may then be extracted...

...may then be allowed to proceed or be refused in the manner described above. Although **credit card** numbers have been referred to, it will be appreciated that any type of card number for making payment such as **debit card** numbers may also be used.

Also, although identification of **credit card** numbers has been explained with reference to data that is to be transmitted, it will be appreciated that similar techniques could be used to identify and extract **credit card** numbers from **transmissions** that are being received.

Validation and Authentication support on-line transactions typically require some form of authentication that the user...

...goods ordered.

These requirements are usually met by the purchaser supplying the trader with his **credit card** number and the cardholder address which can then be verified by the seller with the...

...certificate, the organisation may consider a second validation check to be unnecessary, thereby saving the **validation** charge.

The preferred system **provides** means to record information about the Digital Certificates that have been received, the status of...

...certificate at the

last check as well as, where applicable, transaction information, such as client, **amount**, date, **goods** and so on. This information is **stored** in a central database

- 47

to which all users of the system have access. The preferred system also provides means to use the **stored** information to decide whether or not a validation check is desirable, and to **accept** or refuse **transmissions** depending on the status of the digital certificate. Thus, users of the system may receive...

...database along

with their validity status and details of any associated transactions such as date, **amount**, **goods** and so on. The module first checks to determine if the certificate is obviously invalid...

...module then makes-a check to determine

whether or not the certificate has already been **stored** in the database and only records those that have not. Where a copy of the certificate is already **stored**, the module checks the database record to determine whether it has been previously identified as revoked in which case the **transmission** is immediately **rejected**. otherwise, the module then determines, in accordance with policy defining business rules, whether or not...

S300 where...

...at which the module exits
and the transmission is allowed to proceed. If however
the **transmission** is not **approved** then control passes
from step S300 to step S306 at which the module exits.
Exiting...

...S314 if an approval request is received,
control passes to step S316 in which the **approval**
request is **downloaded** from the systems queue and the
approver himself decides whether to approve the request
or refuse it. Control then passes to step S318 in
which the **approver**'s response is **transmitted** back to
the system **approvals** queue and from there back to the
users work station.
Control passes from step S318...

...price and
supplier. The preferred system provides for this by
combining the features of recording **transmissions**
described above, with the **approvals** feature. The
approvals request submitted at Step S298 is
supplemented with a reference to the location in the
database of the transaction information' **stored** in Step
S284. The approver receives the location details in
Step S316 and the system...

...containing in a first column
possible types of data, such as employee passwords,
employer passwords, **credit card** numbers, banking
details and so on, and containing in a second column,
the desired encryption...

...tree. The key specifies the
type of data that is being transmitted such as
passwords, **credit card** numbers, submitted key words and
a general key for any other submitted data. The values...

...it may be seen that passwords
have a desired encryption strength of 40 bits, company
credit card numbers and personal **credit card** numbers
5 both have a desired encryption strength of 128 bits,
submitted key words have...

...keywords may
be detected by referring to a table or file in which
they are **stored**.
Furthermore, each branch of the policy data may,
instead of giving a general encryption strength, refer
to a table in which different passwords or **credit card**
numbers, for example, are listed along with
corresponding encryption strengths specific to each
password or...the user that the present level of security
is not sufficient and invite them to **confirm** that they
still wish for **transmission** to take place.
It will be appreciated that the plug-in module
could be configured...

16/3,K/4 (Item 3 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00844643 **Image available**

METHOD OF BILLING SERVICES, SERVER AND TELECOMMUNICATION SYSTEM
PROCEDES DE SERVICES DE FACTURATION, SERVEURS ET SYSTEME DE
TELECOMMUNICATIONS
Patent Applicant/Assignee:

DOMIRAS OY, Etelaesplanadi 14, FIN-00130 Helsinki, FI, FI (Residence), FI
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MAKIPAA Risto, Ylatie 11, FIN-50670 Otava, FI, FI (Residence), FI
(Nationality), (Designated only for: US)

Legal Representative:

KOLSTER OY AB (agent), Iso Roobertinkatu 23, P.O. Box 148, FIN-00121
Helsinki, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200178316 A2-A3 20011018 (WO 0178316)

Application: WO 2001FI339 20010406 (PCT/WO FI0100339)

Priority Application: FI 2000838 20000407

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Finnish

Fulltext Word Count: 9307

Fulltext Availability:

Claims

Claim

... The present invention is suitable for all telecommunication
systems where a client device, typically a **terminal** of a
telecommunication network, can communicate, typically through a TCP/IP
protocol stack (Transport Control...e.g. a server which generally
provides services on the Internet and the client a **terminal** in a wired
or wireless telecommunication network.

[0014] The Internet is simply a network of...

...browser program included in the client device. The client device can be
any computer or **terminal** connected to the Internet directly, or, as is
typical of private clients, through specific Internet...

...client can establish a modem or an ISIDN connection over the normal
telephone network. The **terminals** of other net- WO 01/78316
PCT/FI01/00339

7

lected by the client according...

...architecture of the SLP the user makes a service request from an
application in his **terminal** to a user agent on the network, the user
agent being a program procedure which...

...service of Merita Nordbanken, Kultakortti payment service of Leonia bank
or a service of a **credit card** company (e.g. **Visa**, **Mastercard**).
The billing server BS can also be a kind of proxy server which provides
the...of the bank, such as Osuuspankki, Merita, Leonia, Deutsche Bank, or
the name of the **credit card**, such as **Visa** or **Mastercard**. The
attributes can also define the digital payment system on which the
service is based...

...Then

the SIPS server selects the data of the billing services from the list
and **stores** them in its database. The SPS also modifies the WWW pages of
the commerce site...provider can also affect the selection of the billing
server, such as whether a preliminary **agreement** is needed, which
payment protocol is used, etc.

[0028] After the billing service has been found and the address...

...secured connection. The ordering and billing program of the SIPS server
supplies at least the **price** of the service or **product** sold and the

account to which the **payment** should be made to the billing server BS1.
 Data needed to identify the client, product...SET program generates two
 messages. The first message contains order information consisting of the
 total **purchase price** and the order number. The second message
 contains
 payment information consisting of the client's **credit card** number and
bank information. The order information is encrypted using a random
 symmetric session key and packed into...

...used. This prevents the SPS server or the billing server BS1 from
 finding out the **credit card** number or the **bank** from the order
 information. Then the client's software calculates a common hash for the
 ...

...The IBS2 generates an authorization request of its own, signs it and
 forwards to the **bank** that has issued the **credit card** (server BS3).
 The IBS3 verifies the identity of the server IBS3, decrypts the
 information and...

...to the server BS2 which confirms the purchase and causes debiting of the
 client's **credit card account** and crediting of the account of the
 server BS1.
 [0033] After this the billing server...

...own account to the service provider's account. After this, the billing
 server BS1 sends **confirmation** to the service **provider**'s server SPS
 that the payment transaction has been completed successfully. The SPS
 server feeds...

16/3,K/5 (Item 4 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2002 WIPO/Univentio. All rts. reserv.

00839918 **Image available**

SHOPPING AND PAYMENT/CREDIT HANDLING
ASSISTANCE POUR ACHAT ET PAIEMENT/CREDIT

Patent Applicant/Assignee:

SCAN & PAY AS, Pustutveien 18, N-1396 Billingstad, NO, NO (Residence), NO
 (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KNUTSEN Stian Valentin, Nes Terrasse 33, N-1394 Nesbru, NO, NO
 (Residence), NO (Nationality), (Designated only for: US)
 VONHOLM Christian, Skustadgaten 9, N-1396 Billingstad, NO, NO (Residence)
 , NO (Nationality), (Designated only for: US)

Legal Representative:

ANDERSEN Bjorn (et al) (agent), Onsagers AS, P.O. Box 265 Sentrum, N-0103
 Oslo, NO,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200173580 A1 20011004 (WO 0173580)
 Application: WO 2001NO133 20010327 (PCT/WO NO0100133)
 Priority Application: NO 20001586 20000327

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
 DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
 LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
 SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Norwegian

Fulltext Word Count: 5329

Fulltext Availability:

Claims

Claim

charge acceptance from the **terminal** 20 via the Bluetooth network. The unit 30 preferably activates the printer device 32, which...

...exceptional circumstances, for example if the Bluetooth local connection between the unit 30 and the **terminal** 20 is unexpectedly broken, if the inquiry to the payment service provider receives a negative...

...When the sequence is definitively concluded, i.e. after the transaction is completed and the **terminal** has lost contact the Bluetooth network, a confirmation of the terminated sequence is preferably transmitted...

...communication unit. As an alternative or addition to the bar code reader 22 in the **terminal** 20, the information concerned IO 1, which in this case is advantageously in the form...

...numbers, is input by means of the keyboard 26. If this alternative is employed, the **terminal** 20 may be a known per ...in addition. The bar code reader may alternatively be a separate unit connected to the **terminal** 20, instead of forming an integrated part of the **terminal** 20. The transceiver for Bluetooth communication may alternatively be a separate unit connected to the **terminal** 20 instead of forming an integrated part of the **terminal** 20. The communication between the **terminal** 20 and the first central unit 30 may advantageously be based on WAP protocol (Wireless Application Protocol). This permits the use of WAP-based mobile telephones as **terminal** 20. Instead of radio communication under the Bluetooth specification, use may be made of any other kind of local, wireless, two-way communication, where a number of **terminals** 20 can be addressed from at least one communication unit 31, including radio communication...

...functions in the local Bluetooth network, a unique identification in the Bluetooth network for the **terminal** 20 being recognised at the time when the **terminal** 20 is introduced into the Bluetooth network's coverage area. The actual initiation sequence may...

16/3,K/6 (Item 5 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2002 WIPO/Univentio. All rts. reserv.

00820473 **Image available**

METHOD AND APPARATUS FOR OFFERING FOR SALE COLLECTIBLES ON PRIMARY AND SECONDARY MARKETS

PROCEDE ET APPAREIL PERMETTANT DE METTRE EN VENTE DES ARTICLES DE COLLECTION SUR LES MARCHES PRIMAIRE ET SECONDAIRE

Patent Applicant/Assignee:

THE TOPPS COMPANY INC, One Whitehall Street, New York, NY 10004-2109, US,
 US (Residence), US (Nationality), (For all designated states except:
 US)

Patent Applicant/Inventor:

FRISS Warren E, 725 Dartmoor, Westfield, NJ 07090, US, US (Residence), US
 (Nationality), (Designated only for: US)

KATZ Steven J, 131 Soundview Drive, Port Washington, NY 11050, US, US
 (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GABLE R Lewis (et al) (agent), Cowan, Liebowitz & Latman, P.C., 35th Fl.,
 1133 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200154036 A1 20010726 (WO 0154036)

Application: WO 2001US202 20010104 (PCT/WO US0100202)

Priority Application: US 2000488107 20000120

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

• (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8247

Fulltext Availability:

Detailed Description

Detailed Description

... for has not been accepted for credit reasons. If the secondary purchaser's credit is **acceptable**, step 148 **downloads** the webpage 24b from it database 25 over the link 20 to the originating purchaser...

...list of bids received in the course of this "trading floor" offering for sale as **stored** in the purchasers history database 28. Then, step 160 ranks the bids by the amount...

...bidder that he/she has purchased the auctioned card 40. Also, step 162 charges the **credit card account** of the winning bidder with its amount equal to his/her order plus a suitable embodiment, the **purchase price** of the purchased card 40 is also noted in the account of the secondary purchaser...

16/3,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Boulevard, Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 152479

Fulltext Availability:

Detailed Description

Detailed Description

... Places actual order with fulfillment house for physical shipping

Sends electronic fulfillment to the user

Provides order **confirmation** and tracking number

• Supports micropayment processing
Another embodiment of the invention processes transactions pertinent to
...
...created. The actual order is placed with a fulfillment house for
physical shipping of a **product** , or the order is placed with a **provider**
of an ordered service.

Optionally, notification may be sent to the user to notify the...

16/3,K/8 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00787328 **Image available**

SUPPLY OF ELECTRONIC DATA
FOURNITURE DE DONNEES ELECTRONIQUES

Patent Applicant/Assignee:

NOKIA CORPORATION, Keilalahdentie 4, FIN-02150 Espoo, FI, FI (Residence),
FI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

CASAIIS Eduardo, Visamaki 5 G 60, FIN-02130 Espoo, FI, FI (Residence), CH
(Nationality), (Designated only for: US)

Legal Representative:

WALKER Andrew (agent), Nokia Corporation, P.O. Box 319, FIN-00045 Nokia
Group, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200120844 A1 20010322 (WO 0120844)

Application: WO 2000FI748 20000904 (PCT/WO FI0000748)

Priority Application: FI 991978 19990916

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7283

Fulltext Availability:
Claims

Claim

... contained within either the content server 18 or the content server

20 The catalogue is **stored** in the content server 18 or content server
20 and has
a known Uniform Resource...

...the operator's WAP gateway 26. The vending machine then forwards the
information to the **POS terminal** 16. In this arrangement the vending
machine 12 is acting as a proxy for the **POS terminal** 16. If the
merchant is interested by particular content offered in the catalogue of
a...are indicated and the "save" command is selected, no items will be
saved and the **POS terminal** 10 display will revert back to the
management selection list. If it is not permitted for the merchant to
select and **store** his selection directly from the catalogue, the
merchant can rely upon the allocation step described...

...a list of providers and the status of allocations of a particular
provider which are **stored** within the vending machine 12. In this
situation the vending machine 12 acts as a WAP server for the **POS**

the mobile **terminals** obtain it directly from the vending machines where it is **stored**. The invention provides a virtual or wireless vending machine which is able to download such content onto WAP-enabled **terminals**. The invention avoids any need for there to be an explicit remote coupling between the...For example, in the foregoing, transfer of content between the vending machine and the mobile **terminals** or the content providers is described as being according to WAR WAP should be sufficient...

...invention.

Claims

1. A system (10) for supplying data in electronic form comprising a mobile **terminal** (14), a supplying **terminal** (12), a wireless network (24) and a wireless connection, the supplying **terminal** being able to obtain electronic data from at least one data server (18, 20) by communication over the wireless network, the supplying **terminal** being able to supply at least part of the electronic data to the mobile **terminal** by communication over the wireless connection.

2 A system (10) according to claim 1 in...

16/3,K/9 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00784143

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG SERVERS

SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN ENVIRONNEMENT DE STRUCTURES DE SERVICES

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116739 A2-A3 20010308 (WO 0116739)

Application: WO 2000US24236 20000831 (PCT/WO US0024236)

Priority Application: US 99387576 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150248

Fulltext Availability:

Detailed Description

Detailed Description

... in accordance with an embodiment

of the present invention;

Figure 129 illustrates widgets with their **validation** requirements;

Figure 130 illustrates a user interface **validator** association diagram;

Figure 131 illustrates a **validation** rule class diagram;

Figure 132 illustrates a rule validation interaction diagram;

Figure 133 illustrates a...PBX/ACD call and station control logic

client; etc.

Having the business logic **stored** on the server enables developers to centrally maintain application code; thereby eliminating the need to...

...sharing of and reliance on central data across many users.

If the business logic is **stored** and executed on the client, software distribution options must be considered. Usually the most expensive...

...allowing business logic code bundled into components to be either downloaded at runtime or permanently **stored** on the client machine. Today, client side business logic is supported through the use of...

16/3,K/10 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00774564 **Image available**

INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD

SYSTEME DE PAIEMENT, D'AUTHENTIFICATION ET DE CHARGEMENT PAR INTERNET AU MOYEN D'UNE CARTE A PUCE VIRTUELLE

Patent Applicant/Assignee:

VISA INTERNATIONAL SERVICE ASSOCIATION, 900 Metro Center Boulevard,
Foster City, CA 94404, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

DAVIS Virgil M, 1121 Runnymead Drive, Los Altos, CA 94024, US, US
(Residence), US (Nationality), (Designated only for: US)

CUTINO Suzanne C, 431 Arkansas Street, San Francisco, CA 94107, US, US
(Residence), US (Nationality), (Designated only for: US)

REID Margaret, 970 Chestnut Street, #11, San Francisco, CA 94109, US, US
(Residence), GB (Nationality), (Designated only for: US)

HOFFMAN Steve R, 293 Trenton Circle, Pleasanton, CA 94566, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WEAVER Jeffrey K, Beyer Weaver & Thomas, LLP, P.O. Box 130, Mountain View, CA 94042-0130, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200108113 A1 20010201 (WO 0108113)

Application: WO 2000US19984 20000721 (PCT/WO US0019984)

Priority Application: US 99359083 19990722

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23634

Fulltext Availability:

Claims

Claim

... related card information, the purchase amount, and other information upplied by the merchant server. Client **terminal** 204 then communicates (236) with payment server 206 by first forwarding the draw request to...

...transaction and signs it. The message is then routed to merchant server 208 via client **terminal** 204. Merchant server 208 then validates the result message. After determining that the transaction was...

physical proximity...expiration date of the virtual card in data base 270 are checked, and the total **cost** of the ordered **merchandise** is checked against the card balance to ensure that the value on the card is...log of this message being sent.

25

In step 614 payment server 206 sends to **terminal** 214 draw request 312 and processes the draw request in conjunction with an associated security ...

...the life cycle of the transaction. After step 614, payment server 206 has received a "**Debit** IEP" command and a security **card** signature (S2) 314 from security card 218. The security card signature (S2) is a value ...

...a valid command from a real security card. This validation ensures that when the virtual **card** is debited the **financial** totals in the security **card** are updated. Thus, the user of the virtual **card** is guaranteed that a valid **debit** of the **card** has occurred. In a preferred embodiment of the invention, the security card signature is an...

...forge an identity of a security card.

In step 616 the payment server sends the **debit** command along with the security **card** signature 316 to OPAL server 260 to allow the virtual **card** to **debit** itself. At this time, payment server 206 also logs the debit command into its database...

...create a log of the debit command. In step 618 client module 224 forwards the **debit** command and security **card** signature to emulator 266 which again retrieves the appropriate virtual card record from data base 270 for processing. Because HSM 268 does not **store** data, the card record is retrieved each time the HSM is used. Alternatively, the card record is retained in memory while a transaction is occurring. The **card** record, **debit** command and signature are sent to HSM 268 where the security card signature (S2) is...to the card data base. Client module 224 receives the HSM response and generates a "**Debit** Response" message along with the **card**

26

signature (S3). If the virtual card does not have enough value to satisfy the purchase amount, then the "**Debit** Response" message indicates as such. **Card** signature S3 is a unique value identifying a valid virtual card in card data base...

...the response message along with the card signature back to client module 224. At this **point**, the **purchase** amount has been deducted from the balance on the virtual card (assuming a successful transaction...

...back to payment server 206. Client module 224 also logs the result of this virtual **card** **debit**. In step 624 payment server 206 receives incoming message 322 and creates a log and...

...recovery. Payment server 206 then directs this received message 324 to security card 218 in **terminal** 214. Next, in step 626 the security card processes this response from the OPAL server...

...signatures may also take place in payment server 206, in OPAL server 260, in client **terminal** 204 or in merchant server 208 with a variety of other advantages. Assuming that the...

...transaction were invalid or the verification failed, an exception would be returned. In step 630 **terminal** 214 updates its data **store** with the virtual card number, a transaction count, the total sale amount, the response from...

00769406 **Image available**

**INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM
SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES
PAR L'INTERNET**

Patent Applicant/Inventor:

WONG Charles, 14250 Miranda Road, Los Altos Hills, CA 94022, US, US
(Residence), US (Nationality)

Legal Representative:

COVERSTONE Thomas E (agent), Burns, Doane, Swecker & Mathis, LLP, P.O.
Box 1404, Alexandria, VA 22313-1404, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200102927 A2-A3 20010111 (WO 0102927)

Application: WO 2000US16739 20000616 (PCT/WO US0016739)

Priority Application: US 99334688 19990617

Parent Application/Grant:

Related by Continuation to: US 99334688 19990617 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51133

Fulltext Availability:

Claims

Claim

... during receiving includes packing slip number, serial number (each physical item, where applicable), carrier, quantity, **payment terms**, number of boxes, condition upon receipt, etc. Batch input for all packing slips and items...

...value, carrier (or will call, which causes a local sales tax rate to be applied), **payment terms**, boxes, etc. Provision is also made to display only those items expected to ship, excluding...embodiment of the invention. These output displays are different views of the same underlying data **stored** in the Item Detail records-the basis "currency" of the system. Figure 145 shows a...

...actual purchasing cost), Vendor/Conf#, Mfr.Nendor part number (PN), Lprice/Lcost (the last sales **price** and purchasing **cost** for this **item**), Rebate, Special, and Pcomments, or purchasing comments. Figure 146 shows an Expedite output display. Of...return type 1 is the corresponding return type. Depending on whether payment was by check, **credit card** or **credit** memo, different fields may be applicable. In the present example, however, the mode of payment...

...the remainder of the table is completed. Similar logic tables may be used to automatically **approve** RMAs'and **provide** an RMA number instantaneously for most RMA requests. Again, approval has a customer side and...

...allowed maximum time duration. For a particular manufacturer, the manufacturer's specific return policies are **stored** in a table such as that shown in Figure 78.
Referring again to Figure 77...

...this type of return. For a particular vendor, the vendor's specific return policies are **stored** in a table such as that shown in Figure 79.
Referring again to Figure 77...

...this type of return. For a particular customer, specific return policies for that customer are **stored** in a table such as that shown in Figure 80. If an RMA request meet...

16/3,K/12 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761437 **Image available**

METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS
PROCEDE ET DISPOSITIF PERMETTANT DE TRAITER DES OPERATIONS EFFECTUEES PAR
CARTE DE CREDIT

Patent Applicant/Assignee:

WALKER DIGITAL LLC, Five High Ridge Park, Stamford, CT 06905, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALKER Jay S, 124 Spectacle Lane, Ridgefield, CT 06877, US, US
(Residence), US (Nationality), (Designated only for: US)
MIK Magdalena, 10 South Street, Greenwich, CT 06830, US, US (Residence),
US (Nationality), (Designated only for: US)
TULLEY Stephen C, 15 River Place, Stamford, CT 06907, US, US (Residence),
US (Nationality), (Designated only for: US)
TEDESCO Daniel E, Apt. 6, 192 Park Street, New Canaan, CT 06840, US, US
(Residence), US (Nationality), (Designated only for: US)
VAN LUCHENE Andrew S, 9 Greenwood Place, Norwalk, CT 06854, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MASCHOFF Kurt M (et al) (agent), Intellectual Property Department, Walker
Digital Corporation, One High Ridge Park, Stamford, CT 06905-1325, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200074011 A2-A3 20001207 (WO 0074011)
Application: WO 2000US12007 20000428 (PCT/WO US0012007)
Priority Application: US 99316546 19990521

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12956

Fulltext Availability:

Claims

Claim

... TRANSACTION IDENTIFIER

1003

TRANSMIT AUTHORIZATION REQUEST
TO ISSUING BANK CORRESPONDING
TO ACCOUNT IDENTIFIER 1004

0 **TRANSMIT** " **DECLINE** " SIGNAL
RECEIVED? TO MERCHANT **TERMINAL**

1008

Y

DO TRANSMIT AUTHORIZATION SIGNAL
ER RITERIA NO
PPLY TO CURRENT AND PROCESS TRANSACTION...

...INSTRUCTIONS TO PRINT AN

INDICATION OF THE OFFER ON A
RECORD OF CHARGE TO

MERCHANT **TERMINAL** 1016

TO FIG. 10B FIG, 10A

FROM FIG. 10A

EPTANC NO **CREDIT** MERCHANT **ACCOUNT** AND DEBIT

PO CUSTOMERACCOUNTACCORDINGTO

RECEIVED?

INITIAL PURCHASE TOTAL 1020
1018
UPDATE FINAL CHARGE
AMOUNT TO...

16/3,K/13 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES
AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US

Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN
55402-0903, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)
Application: WO 2000US14459 20000524 (PCT/WO US0014459)
Priority Application: US 99320818 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 151011

Fulltext Availability:

Detailed Description

Detailed Description

... components for general business processes such as general ledger,
sales order processing, inventory management or **product** distribution.
For example, IBM San Francisco offers business
components for the Java environment (see Error...editor should be easy to
use with little or no training required.

e) Is an **acceptable** source code editor already **provided** by the
operating system or
other tools in the development environment?
Most Development tools and...

16/3,K/14 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00739972

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS
PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET
SYSTEMES

Patent Applicant/Assignee:

TRADE FINANCE SERVICE CORPORATION, Suite 505, 90 John Street, New York,
NY 10038, US, US (Residence), US (Nationality)

Inventor(s):

STROH Leslie, 1 Meyers Mill Road, New Lisbon, NY 13415, US

Legal Representative:

HANDAL Anthony H, Handal & Morofsky, 80 Washington Street, Norwalk, CT 06854, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200052555 A2 20000908 (WO 0052555)

Application: WO 2000US5644 20000303 (PCT/WO US0005644)

Priority Application: US 99264171 19990305

Designated States: AU CA CN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 32901

Fulltext Availability:

Claims

Claim

... The terms of sale set forth in Table 2 include reference to international conventions for **payment terms**, shipping **terms** and governing law, as described elsewhere herein. Item 4 provides for a deadline for merchandise...

...digits-required).

HS#

[enter].. description/part units unit value extension

HS#

@enter].. part units unit **value** extensioii

Item or Total **value** \$ Accepted @ Date"

@exporterdunsfrompreviouspagej ttimedatecomputerclckj

@importerdunsfrompreviouspagej fproforma invoice # from previous pagej

ftotal proforma invoice arnount frorn...the Bill of Exchange as a payment instrument under which payment is made as a **financial instrument** subject to the League of 5 Nations Convention of 1930 (or successor treaties) which specifically...example, without limitation, machinery, hardware, foodstuffs, books, recordings, electronic equipment and information products and software **stored** oil physical media, and so on. As referenced above, although not so limited, the invention...trade finance process. For example, the document image software can allow certain documents to be **stored** and pledged as collateral, and that collateral to be available to interested parties to a...

...to enhance the trade finance method of the invention and, in some cases, the new **financial instruments** disclosed herein. Such optional features can, in most cases, be computer-implemented or facilitated employing...

...the order of the exporter rather than the FI/Sl. Such a process and the **financial instrument** it generates, suits cash-rich exporters not financing work in process, or exporters whose banks...

...example, 10 days thereafter. Alternatively, the seller-exporter S can draw a draft on themselves, **accept** it, and **send** the **accepted** draft to an authorized representative of seller S who may sign it where the exporter...way of managing merchandise claims that have been, or are to be, removed from tile **payment** cycle by **agreement**, is for the U.S.-based exporter-seller to pre-agree with the foreign importer...

...In the preferred methods of the invention, both the exporter and the importer recognize by **contract** that their **payment** drafts or bi I Is of exchange, are governed by international treaty, for example tile...

...a trade intermediary to be paid promptly after shipment, from the proceeds of a pre- **approved** banker's **acceptance**. **Provided** that tile trade intermediary is willing to wait for all or part of their money...

...contemplated herein, provided that a suitable triggering event can be agreed and specified in the **financial instruments**, the invention can flexibly employ standby letter-of-credit, credit-enhancement, or other

standby mechanisms, if desired, to improve the quality of those
financial instruments. A further possible requirement is for the trade
intermediary to have, in his collateral pool...

16/3,K/15 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00731978 **Image available**

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS
SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES

Patent Applicant/Assignee:

CUCKLEBURR COM INC, P.O. Box 542, Mexia, TX 76667, US, US (Residence), US
(Nationality)

Inventor(s):

BRIZENDINE Kyle, P.O. Box 542, Mexia, TX 76667, US

Legal Representative:

CARR Gregory W, Carr & Storm, L.L.P., 900 Jackson Street, 670 Founders
Square, Dallas, TX 75202, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200045315 A1 20000803 (WO 0045315)

Application: WO 2000US2120 20000127 (PCT/WO US0002120)

Priority Application: US 99117500 19990127; US 99418627 19991015

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 41929

Fulltext Availability:

Claims

Claim

... EQUAL OR WILL BE DEPENDENT ON THE
GREATER THAN THE TRANSACTION AMOUNT, RETAILER OR CCI

SEND AUTHORIZATION CODE AND **CONFIRM**
TRANSACTION

9.9 ABILITY FOR THE TRANSACTION INFORMATION TO N/A NOT A SYSTEM
BE...

...BALANCE IS BELOW THE RETAILER OR CCI

TRANSACTION AMOUNT, SEND THE AMOUNT

AVAILABLE TO THE **POS**

9.10 ABILITY FOR THE RETAILER TO ACCEPT ANOTHER 1 SYSTEM CAN ACCOMMODATE
FORM...

...RECORDING TWO DISTINCT

TRANSACTIONS BUT THE KEY

TO MEETING THIS

REQUIREMENT WILL DEPEND

ON RETAILERS **POS**.

9.11 ABILITY FOR THE SYSTEM TO DECREMENT THE N/A NOT A SYSTEM

TRANSACTION...

...HANDLED

FOR CLUB THROUGH APPLICATION LOGIC

AND TRANSACTION & POINTS

TABLES). 9.13 ABILITY FOR THE **POS** SYSTEM OR CCI TO BATCH 3 NO LONGER
REQUIRED.

THE TRANSACTION DATA DOWN TO THE SKU

LEVEL DEFAULT

9.14 ABILITY FOR THE **POS** SYSTEM OR CCI TO SEND N/A NOT A SYSTEM

THE BATCH FILE OVERNIGHT TO...

...ONLINE BY THIS REQUIREMENT.

THE MEMBER AS WEH AS IN THE ACTUAL TRANSACTION TYPE FIELD

STORE WILL BE USED TO IDENTIFY

EACH METHOD OF PURCHASE

9.20 ABILITY TO EASILY INCORPORATE...APPLICATION LOGIC.

10.13 ABILITY TO DEBIT CLUB MEMBER'S EDUCATION 1 SYSTEM CAN ACCOMMODATE

CREDIT ACCOUNT FOR THE RETURN THIS REQUIREMENT VIA

TRANSACTION AMOUNT APPLICATION LOGIC.

10.14 ABILITY FOR CLUB...COMMENTS

11.6 ABILITY TO CHARGE THE DOLLAR VALUE TO THE 1 SYSTEM CAN ACCOMMODATE

CREDIT CARD ACCOUNT ENTERED ONCE THE THIS REQUIREMENT VIA THE

PROVIDING PERMANENT **CREDIT CARD CREDIT CARD** TABLE

INFORMATION IS CAPTURED:

NAME OF INDIVIDUAL MAKING THE

CONTRIBUTION

> **CREDIT CARD ACCOUNT** NUMBER

> **CREDIT CARD** TYPE

> **CARD** DURATION - MONTH AND YEAR

> AMOUNT TO BE CHARGED TO THE **CREDIT**

CARD ACCOUNT

> MAILING ADDRESS

> REFERRAL SOURCE

11.7 ABILITY FOR THE CLUB WEB SITE TO PROVIDE A...

16/3,K/16 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00487363 **Image available**

METHOD AND APPARATUS FOR PROCESSING MONTHLY INSTALLMENT PAYMENTS UTILIZING

FACSIMILE TRANSMISSION OF CREDIT CARD ACCOUNT INFORMATION

PROCEDE ET APPAREIL DE TRAITEMENT DE VERSEMENTS ECHELONNES AU MOYEN DE

L'ENVOI PAR TELECOPIE D'INFORMATIONS DE COMPTE DE CARTE DE CREDIT

Patent Applicant/Assignee:

PROPAY USA INC,

Inventor(s):

WILKES W Bradley,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9918715 A1 19990415

Application: WO 98US21145 19981007 (PCT/WO US9821145)

Priority Application: US 97946599 19971007

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 9160

Fulltext Availability:

Claims

Claim

... or negative, is then transmitted back to the pre processing center 24. From there, the **approval** status is **transmitted** to the merchant's location 28 via facsimile from the second facsimile machine 26 to...

...to

verify a transaction amount for an actual amount that is being charged against the **credit card account**. Submission for authorization of the **credit card** transaction will have to occur each month on or before the monthly installment payment is...

...surprisingly simple steps not only result in a substantial savings to merchants in processing a **credit card** transaction, they also enable businesses to accept **credit cards** for purchases which would otherwise be turned away because of the prohibitively high initial costs of using typical **credit card** access methods and apparatus. Most advantageously, monthly, residual or recurring installment payments can now be submitted via facsimile. The advantages of being able to provide for monthly installment payments via **credit card** are substantial. This is because the number of purchases which are being made over time...

...because the customer is immediately provided with an alternative method for purchasing something whose full **purchase price** would otherwise perhaps exceed a customer's savings or monthly budget. The present invention thus provides a merchant with the ability to take advantage of installment payments through the convenience of **credit cards**. It should also be realized that the present invention enables a merchant to more easily...

...returned. Once authorization is obtained from a customer to charge a total amount against a **credit card account**, the merchant only has to submit a form once as described herein to initiate the process of monthly **credit card** charges. Although the preferred embodiment in itself offers surprising advantages in cost reduction, there are...along with the accompanying purchase amount, card holder and account identification information. Consequently, a complete **credit card** transaction can take place when the transmittal form 22 is submitted to the pre-processing...

...of the transmittal form 22 is to make it as simple as possible to obtain **credit card account** information and purchase information, it must be remembered that the nature of the information is...

...Because of the nature of the information being transmitted, it is also possible that the **transmitting** merchant will desire to receive **confirmation** that the **credit card** information was received by the intended recipient. In other words, the merchant will feel more...could include all the information which was transmitted and read electronically. In this way, the **confirmation** could not only assure the **sender** that the information was received, but that it was correctly understood by the document reader...

...to the installment amount, and not the entire amount to eventually be charged against the **credit card account**. In an alternative aspect of the invention, no transaction is actually completed when a transaction...

...provide some helpful information to the merchant about why the error as occurred. Once the **credit card**, purchase amount and installment information is received at the pre -WO 99/18715 PCTIUS98/21145...

...an electronic format. In other words, the information is digitized because that is what the

* ...to be spaced evenly. For example, a second, third and sixth month following an initial **credit card** installment payment can be specified as the months during which the installment transaction is to...

...Figure 6 is an alternative embodiment to the form shown in figure 5. If a **credit card account** is to be charged against in consecutive months and on a same date, then all...

...the total purchase amount to reach the installment amount which will be charged against the **credit card account**. The present invention also provides a method and apparatus which enables the existing card swipe...

16/3,K/17 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00487181 **Image available**

METHOD AND SYSTEM FOR ELECTRONICALLY DELIVERING DEFINED FINANCIAL SERVICES FOR LARGE MOBILE PASSENGER CONVEYANCES
PROCEDE ET SYSTEME PERMETTANT DE FOURNIR DES SERVICES FINANCIERS SOUS FORME ELECTRONIQUE, DANS DES MOYENS DE TRANSPORT DE PASSAGERS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

HOOPER William D,

KAWA Joseph C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9918533 A1 19990415

Application: WO 98US20471 19981002 (PCT/WO US9820471)

Priority Application: US 9760799 19971003

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 9376

Fulltext Availability:

Claims

Claim

... and in particular, it relates to a system that utilizes satellite or other wirelessly linked **terminals** for providing financial information, performing financial transactions, and providing other electronic services on large mobile passenger conveyances.

BACKGROUND

The proliferation of automated teller machines/customer activated **terminals** (ATMs/CATs) has revolutionized the banking and financial services industry by increasing the ability to...

...wired in a fixed location. This hard wiring is necessary to provide power for the **terminal** and to provide access to communication lines, such as telephone lines, over which data may...

...limiting ATMs/CATs to fixed locations. As a result of the fixed location of such **terminals**, financial networks must take great care in distributing ATMs/CATs over a particular geographic region...

...to Berry, et al., discloses an entertainment system for passenger vehicles that includes interactive video **terminals** at each seat. Passengers can perform such functions as making telephone calls and ordering merchandise. A **credit card** can be used

• to pay for entertainment. The device of Berry, et al., does...26)
 real-time banking functions on a network that includes both wireless and
 non-wireless **terminals** .
 The article by Coulton ("Swissair, Cathay Pacific to Install In-Flight
 ATMs", American Banker, 20...

...of real-time banking functions on a network that includes both wireless
 and non-wireless **terminals** .
 The articles titled "BankAtlantic Putting ATMs on 4 Cruise Ships"
 (American Banker 1/ 19...

...of real-time banking functions on a network that includes both wireless
 and non-wireless **terminals** . U.S. Patent 5,666,291 to Scott, et al.,
 discloses an entertainment system for...

...of real-time banking functions on a network that includes both wireless
 and non-wireless **terminals** . U.S. Patent 5,568,484 to Margis discloses a
 telecommunications system for use on commercial aircraft that allows
 passengers to place telephone calls or be entertained. A **credit card**
 can be used to pay for the service. The device of Margis does not,
 however...

...banking functions. U.S. Patent 5,379,421 to Palazzi, et al. discloses an
 interactive **terminal** that allows passengers of conveyances such as
 airplanes and pleasure boats to access remote databases...

...rule 26)
 mobile passenger conveyances. Specifically, there is a need to provide
 transaction and information **terminals** that can be conveniently
 positioned aboard large mobile passenger conveyances as necessary to
 maximize availability connection with **terminals** or other user
 interfaces to provide banking and other electronic services on large
 mobile passenger conveyances. In this system, an embodiment of the
 invention includes a **terminal** on- the mobile conveyance connected to a
 financial institution via a wireless or cellular telephone...

...that utilize wireless connection, such as satellite or other wireless
 communication links, in connection with **terminals** or other user
 interfaces within a system that also uses connection to non-wireless
terminals in order to provide banking and other services to large mobile
 passenger conveyances within a...

...tour buses, trains and other large mobile passenger conveyances using
 satellite or other wirelessly linked **terminals** . The services the
 invention allows passengers to perform include the following: 1)
 electronically transfer funds...

...electronic card product account to make purchases or exchange foreign
 currency, using, for example, a **credit card** , **debit card** , or smart
card ; 2) access the internet to obtain information and perform
 electronic commerce; 3) obtain information from...

...functions, such as making purchases and making long distance telephone
 calls, using, for example, a **credit card** , **debit card** , or smart
card . Tickets are purchasable for such things as movies and tour buses,
 and points can be...

...services on a large mobile passenger conveyance, comprising: providing
 access for a user to a **terminal** , the **terminal** being coupled to a
 device for wirelessly transmitting and receiving data; providing for the
 user to input information; the **terminal** automatically wirelessly
 transmitting the information to a wireless communications interface; the
 wireless communications interface automatically...providing the user with
 capability to obtain financial information and perform transactions at
 the **terminal** .
 SUBSTITUTE SHEET (rule 26
 To achieve the stated and other objects of the present invention...

smart card, for purposes of paying for on-board services or goods; allows passengers to purchase stored value cards or to load microprocessor cards to use on-board for purchase of services or goods, including entertainment, games, and Las...

...to pay electronically with a debit/credit/transportation and entertainment (T&E) or other similar card account using, for example, a credit card, debit card, or smart card; and to have a choice of picking the goods up on-board, at

I 0 guided tours of their destinations via paid access to video tours 1 5 stored on the on-board cabin file server, for which dynamic information is updatable by satellite...

...via the on-board cabin file server, which contains dynamic data (e.g., investment and loan rates; stock quotes) that is updatable via the satellite or other wireless communication link. The...

...prior months statements; check images); promotion of product specials (e.g., mortgage rate sales; auto loan specials; one week CD rate specials); provision of cross-sell information on other products (e...in an embodiment of the present invention, including the following: use of the mailbox to store messages for traveling customers to alleviate large time zone differences; delivery of credit report information...

...a satellite or other wireless communications link. The server 1b is also coupled to various terminals /interfaces I c, 1 d, and I e. In addition, wireless user interfaces I g...the direct wireless service 20 may be received by a number of different types of terminals, described below. As illustrated, FIG. 2 shows direct links between the communications front end 12...

...application in which a wireless transmitting and receiving station 50 is operatively linked to various terminals A to D distributed on a ship 52 or other large mobile passenger conveyance. In...

...card reader 64a. FIGs. 4A and 4B illustrate in greater detail embodiments of a wireless terminal in accordance with the present invention. In both of these embodiments and in those that...

...reader. U!@irig encryption is techniques, it is possible not only to encode financial information stored remotely by a host computer or locally on the smart card, but also to encode...

...remote host that has the same encryption key to decode the encrypted PIN and to validate it. This provides authorization to access information stored by the host and/or to request

various financial transactions. FIG. 4A illustrates a first...

16/3,K/18 (Item 17 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2002 WIPO/Univentio. All rts. reserv.

00354420

**TOKENLESS IDENTIFICATION SYSTEM FOR AUTHORIZATION OF ELECTRONIC
 TRANSACTIONS AND ELECTRONIC TRANSMISSIONS**

SYSTEME D'IDENTIFICATION SANS JETONS

Patent Applicant/Assignee:

SMART TOUCH L L C,

Inventor(s):

HOFFMAN Ned,

PARE David F,

LEE Jonathan A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9636934 A1 19961121

Application: WO 96US7185 19960517 (PCT/WO US9607185)

~ •Priority Application: US 95442895 19950517
Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB GE HU JP
KE KG KP KR KZ LK LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK
TJ TT UA UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LU
MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 45133
Fulltext Availability:
Claims

Claim

... Point-of-Sale Terminal: items and merchant code
from the internet, BIA biometric-PIN for **validation**, **sent** to
system using Internet, autho/order/PO # forwarded to merchant. System
response using internet as well, displaying results on screen.
ISSUER:
A **financial account** issuer for **financial** assets to be registered
with the DPC.
ISSUER BATtH:
A collection of "add" and "delete" instructions complete with biometric
IDs, **financial** asset **accounts**, and **account** index codes verified and
submitted by an issuer to the DPC.
IT:
Issuer **Terminals** ; provides a batch connection to the system for
issuers to add and remove (their own) **financial** asset **account**
numbers from specific individual's MD records.
ITT:
Internet Teller **Terminal** ; authorizes network **terminal** session using
encrypted credential obtained from DPC using biometric ID.
LCD:
Liquid Crystal Display: a...number.
PIC:
Personal Identification Code; a PIN formed from either numbers, symbols,
or alphabetic characters.
POS :
Point -Of- Sale ; a place where goods are sold.
PPT:
Phone **Point -of- Sale Terminal** ; combines phone number with
merchant **price** and **product** information to authorize a transaction
over a
BIA-equipped telephone. Order/authorizafion/maifing-address/PO...
...electrical devices.
REGISTERS:
Memory reserved for a specific purpose, data set aside on chips and
stored
operands to instructions
REQUESTS:
Electronic instructions from the BIA to DPC instructing the DPC to...
...shops; indexed by merchant M. Contains per-merchant system encryption
codes as well.
RPT:
Retail **Point -of- Sale Terminal** ; combines encoded biometric
identity information with retail transaction information (possibly
from an electronic cash register...
...facsimile wherein at least one party has been
identified by the DPC.
SFr:
Secured Fax **Terminal** ; uses BIA to identify sender, sends fax either
unsecured, sender-secured, secured, or secured-confidential...
...DUKPT sequence number processing for inbound
request packets. Sequence number processing protects against replay
attacks.
Terminal :
A device that uses the BIA to collect biometric samples and form request

messages that are subsequently sent to the DPC for authorization and execution. **Terminals** almost always append ancillary information to request messages, identifying counterparties and the like.

172

T...

...An inanimate object conferring a capability.

TRACKING CODE:

An alpha-numeric sequence assigned to data **stored** in or transmitted by the

DPC, such that said sequence may be used to recall...

16/3,K/19 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,

SHEAR Victor H,

SPAHN Francis J,

VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 207972

Fulltext Availability:

Detailed Description

Detailed Description

... the loadable element may be

compared to make sure it matches one or more tags **provided** by a requesting process. This prevents unauthorized use of

information. As a third protection, a...

16/3,K/20 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00339391 **Image available**

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,

BARCLAY Alasdair G,

WELLMAN Rockie C,

Inventor(s):

KING Douglas L,

BARCLAY Alasdair G,

WELLMAN Rockie C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718
Application: WO 96US51 19960111 (PCT/WO US9600051)
Priority Application: US 9560 19950109
Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP
KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT
UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 19816

Fulltext Availability:
Claims

Claim

... fully capable of meeting the maximum of
2S its obligations on a timely basis.

Risk **Acceptance** Subsystem

The risk **acceptance** subsystem **provides** a method of
transferring risk to the insurer-entity, The insurer-entity
30 uses contract...

...The insurer-entity is also

capable of indemnifying insureds for loss on a change in
value of marketable shares, agricultural **products**, precious
metals, petroleum, fluctuations in interest or currency
rates, or residual value. It could issue...the terms of a
policy or the insurer-entity is otherwise required to make a
payment under the **terms** of a contract, the policy terms will
determine specific documentation which must be provided the...

...accept such risks, The data processing system is created and
maintained by the entity including **terminals** serving the
entity and specialists associated with the entity, all as
30 administrated by management of the entity including the
underwriting committee, Links between **terminals** may include
fiber optics, cable, satellite, microwave or other video,
data and voice transmission methods...subsystem of the present invention
does not

permit margin as on an exchange, but does **provide** investors
3S the flexibility to **accept** all types of **financial** risks,
through **contracts** which may be unique or standardized,
Investors with different risk tolerance levels can accept
- 23...

...transferors who use these

structures; and c) the professionals, employees and/or
IS specialists who **provide** the day-to-day risk **acceptance**,
transfer, and administrative activities.

The risk diversification subsystem of the present
invention substantially improves the...which has the effect of blocking
the reduction of any
funds allocated to a reserve account, except for payment of

- 25

SUBSTITUTE SHEET (RULE 26)

claims or contractually obligated payments, until a reduction
of in

future cash flows, preference equity or some other form of
financial instrument. Revenues in excess of payments to
debt/annuity participants, less certain professional fees and
Sexpenses...

...managers. These investment managers are responsible for

is overseeing the investment of funds in permitted **financial**
instruments as well as allocating same to underwriters for
risk acceptance purposes. Funds invested through preference...

File 344:CHINESE PATENTS ABS MAY 1985-2002/MAY
 (c) 2002 EUROPEAN PATENT OFFICE
 File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
 (c) 2002 JPO & JAPIO
 File 350:Derwent WPIX 1963-2002/UD,UM &UP=200246
 (c) 2002 Thomson Derwent
 File 348:EUROPEAN PATENTS 1978-2002/Jul W02
 (c) 2002 European Patent Office
 File 349:PCT FULLTEXT 1983-2002/UB=20020718,UT=20020711
 (c) 2002 WIPO/Univentio

?ds

Set	Items	Description
S1	248	AU='JORASCH':AU='JORASCH JAMES A'
S2	4	S1 AND INSTALLMENT?
S3	916	AU='WALKER J':AU='WALKER JAMES KING'
S4	3	S3 AND INSTALLMENT?
S5	221	AU='WALKER JAY':AU='WALKER JAY S'
S6	2	S5 AND INSTALLMENT?
S7	138	AU='VAN LUCHENE A S':AU='VAN LUCHENE ANDREW S'
S8	4	S7 AND INSTALLMENT?

Considered 7/2002

• 2/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014416333 **Image available**

WPI Acc No: 2002-237036/200229

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;
2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-096655;
2002-215721

XRPX Acc No: N02-182344

Installment plan option providing method for credit card transaction,
involves receiving installment plan identifier based on transmitted
financial account identifier and purchase price

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A ; VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6336104	B1	20020101	US 97822709	A	19970321	200229 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 99264379	A	19990305	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A
19970321; US 97920116 A 19970826; US 99264379 A 19990305

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6336104	B1	31	G06F-017/60		Cont of application US 97822709 CIP of application US 97920116 Div ex application US 97946508 Div ex patent US 6064987

Installment plan option providing method for credit card transaction,
involves receiving installment plan identifier based on transmitted
financial account identifier and purchase price

Inventor: JORASCH J A ...

Abstract (Basic):

... An **installment** plan identifier (142) defining an **installment**
plan for payment of purchase price, is received in response to
transmitted purchase price (138) and financial account identifier
(140). A selection signal indicating whether to accept the **installment**
plan, is generated and transmitted.
... An INDEPENDENT CLAIM is also included for **installment** plan
option provision apparatus...

...Provides credit card users to choose **installment** plans at the time of
sale, thereby purchasers are allowed to purchase more selected items...

...The figure shows the **installment** payment database of the central
controller...

... **Installment** plan identifier (142

2/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014275953 **Image available**

WPI Acc No: 2002-096655/200213

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;
2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-215721;
2002-237036

XRPX Acc No: N02-071348

Installment plan options providing apparatus for credit card users, has

central controller which generates installment plan identifier, based on received price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A ; VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6330548	B1	20011211	US 97822709	A	19970321	200213 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 2000490898	A	20000125	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826; US 2000490898 A 20000125

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6330548	B1		31	G06F-017/60	CIP of application US 97822709
					CIP of application US 97920116
					Cont of application US 97946508
					Cont of patent US 6064987

Installment plan options providing apparatus for credit card users, has central controller which generates installment plan identifier, based on received price and financial account identifier

Inventor: JORASCH J A ...

Abstract (Basic):

... financial account identifier from a point of sales (POS) terminal. The central controller generates an installment plan identifier for identifying an installment plan for payment of the purchase price based on the price and financial account identifier.
... For providing installment plan options to credit card users for purchases at a time of sale...

...Allows credit card users to choose installment plans at the time of sale. Allows purchases to pay for many more purchases without...

...The figure shows an installment payment database of a central controller...

2/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013438596 **Image available**

WPI Acc No: 2000-610539/200058

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854; 1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613; 2000-328274; 2001-181019; 2001-342730; 2002-096655; 2002-215721

XRPX Acc No: N00-452053

Purchase installment plan options providing method at POS terminal, involves transmitting identifier defining installment plan for payment of purchase price generated based on received purchase price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A ; VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6064987	A	20000516	US 97822709	A	19970321	200058 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
-----------	------	-----	----	----------	--------------

Purchase installment plan options providing method at POS terminal, involves transmitting identifier defining installment plan for payment of purchase price generated based on received purchase price and financial account...

Inventor: JORASCH J A ...

Abstract (Basic):

... a financial account identifier specifying a financial account are received. Installation plan identifier defining the **installment** plan for payment of the purchase price is generated based on the received purchase price and financial account identifier and then transmitted only if the **installment** payments on the purchase price are allowed.

... On receiving the **installment** plan identifier, a selection signal indicating whether to accept the **installment** plan is received from the customer. If the selection signal indicates acceptance of the **installment** plan, the use of the **installment** plan for the financial account is authorized and the purchase price is adjusted. An INDEPENDENT CLAIM is also included for the apparatus for providing **installment** plan options...

...For allowing purchasers to select an **installment** plan for purchases in the point-of-sale (POS) terminal such as automated teller machine...

...Credit card issuers or credit card clearing house typically provides and manages **installment** plans, so sellers need not incur any charge associated with establishing and administering **installment** plans. Enables purchasers to take advantage of **installment** plans at any seller that allows credit card purchases and are not limited to selected...

...the credit worthiness of the purchaser. Further benefit is that after being exposed to the **installment** options, the purchaser learns to associate corresponding monthly payment amount with a purchase price, thus...

...determine whether an item is likely to be affordable, even before the POS terminal provides **installment** plan options for a specific purchase. Allows purchasers to pay for a variety of purchases in **installments** .

...

...The figure shows the schematic diagram of **installment** payment database

2/3,K/4 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00419900 **Image available**

CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,
SCHNEIER Bruce,
SPARICO Thomas M,
CASE T Scott,
JORASCH James A,
VAN LUCHENE Andrew S,
TEDESCO Daniel E,
JINDAL Sanjay K,
WEIR-JONES Toby,
LECH Robert R

Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312

Application: WO 97US15492 19970904 (PCT/WO US9715492)

Priority Application: US 96707660 19960904; US 97889319 19970708

Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE

DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR

TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM

AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 64791

Inventor(s):

... JORASCH James A

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... have been received by the buyer, or delayed until some predetermined date. Partial payments and **installment**

payments are also supported by the system

31

Escrow account 299 allows payment to be...

...resulting in forfeiture of deposit.

In yet another embodiment, CPO 100 describes the use of **installment** payments. The first payment is made when CPO 100 is bound, followed by regular payments...

Claim

... or 4, wherein the payment for the purchase is collected from the buyer on an **installment** basis.

150

. The computer device of claims I or 4, wherein the processor Is further

...

?

4/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014416333 **Image available**

WPI Acc No: 2002-237036/200229

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;
2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-096655;
2002-215721; 2002-434665

XRPX Acc No: N02-182344

Installment plan option providing method for credit card transaction,
involves receiving installment plan identifier based on transmitted
financial account identifier and purchase price

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6336104	B1	20020101	US 97822709	A	19970321	200229 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 99264379	A	19990305	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A
19970321; US 97920116 A 19970826; US 99264379 A 19990305

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6336104	B1	31	G06F-017/60		Cont of application US 97822709 CIP of application US 97920116 Div ex application US 97946508 Div ex patent US 6064987

Installment plan option providing method for credit card transaction,
involves receiving installment plan identifier based on transmitted
financial account identifier and purchase price

...Inventor: WALKER J S

Abstract (Basic):

... An installment plan identifier (142) defining an installment
plan for payment of purchase price, is received in response to
transmitted purchase price (138) and financial account identifier
(140). A selection signal indicating whether to accept the installment
plan, is generated and transmitted.

... An INDEPENDENT CLAIM is also included for installment plan
option provision apparatus...

...Provides credit card users to choose installment plans at the time of
sale, thereby purchasers are allowed to purchase more selected items...

...The figure shows the installment payment database of the central
controller...

... Installment plan identifier (142)

4/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014275953 **Image available**

WPI Acc No: 2002-096655/200213

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;
2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-215721;
2002-237036; 2002-434665

XRPX Acc No: N02-071348

Installment plan options providing apparatus for credit card users, has

central controller which generates installment plan identifier, based on received price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; VAN LUCHENE A S; **WALKER J S**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6330548	B1	20011211	US 97822709	A	19970321	200213 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 2000490898	A	20000125	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826; US 2000490898 A 20000125

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6330548	B1	31	G06F-017/60		CIP of application US 97822709
					CIP of application US 97920116
					Cont of application US 97946508
					Cont of patent US 6064987

Installment plan options providing apparatus for credit card users, has **central controller which generates installment plan identifier, based on received price and financial account identifier**

...Inventor: **WALKER J S**

Abstract (Basic):

... financial account identifier from a point of sales (POS) terminal. The central controller generates an **installment plan identifier** for identifying an **installment plan** for payment of the purchase price based on the price and financial account identifier.
... For providing **installment plan options** to credit card users for purchases at a time of sale...

...Allows credit card users to choose **installment plans** at the time of sale. Allows purchases to pay for many more purchases without...

...The figure shows an **installment payment database** of a central controller...

4/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013438596 **Image available**

WPI Acc No: 2000-610539/200058

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854; 1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613; 2000-328274; 2001-181019; 2001-342730; 2002-096655; 2002-215721; 2002-237036; 2002-434665

XRPX Acc No: N00-452053

Purchase installment plan options providing method at POS terminal, involves transmitting identifier defining installment plan for payment of purchase price generated based on received purchase price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; VAN LUCHENE A S; **WALKER J S**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6064987	A	20000516	US 97822709	A	19970321	200058 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826

Patent Details:

Patent No	Kind	Ln	Pg	Main IPC	Filing Notes
US 6064987	A	31	G06F-017/60	CIP of application US 97822709	
				CIP of application US 97920116	

Purchase installment plan options providing method at POS terminal, involves transmitting identifier defining installment plan for payment of purchase price generated based on received purchase price and financial account...

...Inventor: **WALKER J S**

Abstract (Basic):

... a financial account identifier specifying a financial account are received. Installation plan identifier defining the **installment** plan for payment of the purchase price is generated based on the received purchase price and financial account identifier and then transmitted only if the **installment** payments on the purchase price are allowed.

... On receiving the **installment** plan identifier, a selection signal indicating whether to accept the **installment** plan is received from the customer. If the selection signal indicates acceptance of the **installment** plan, the use of the **installment** plan for the financial account is authorized and the purchase price is adjusted. An INDEPENDENT CLAIM is also included for the apparatus for providing **installment** plan options...

...For allowing purchasers to select an **installment** plan for purchases in the point-of-sale (POS) terminal such as automated teller machine...

...Credit card issuers or credit card clearing house typically provides and manages **installment** plans, so sellers need not incur any charge associated with establishing and administering **installment** plans. Enables purchasers to take advantage of **installment** plans at any seller that allows credit card purchases and are not limited to selected...

...the credit worthiness of the purchaser. Further benefit is that after being exposed to the **installment** options, the purchaser learns to associate corresponding monthly payment amount with a purchase price, thus...

...determine whether an item is likely to be affordable, even before the POS terminal provides **installment** plan options for a specific purchase. Allows purchasers to pay for a variety of purchasers in **installments** .

...

...The figure shows the schematic diagram of **installment** payment database

6/3,K/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00816774 **Image available**

SYSTEM TO ESTABLISH A CUSTOMER-SPECIFIED PRICE OF A PRODUCT AND TO MANAGE
REDEMPTION OF THE PRODUCT AT THE ESTABLISHED PRICE
SYSTEME PERMETTANT D'ETABLIR UN PRIX DE PRODUIT SPECIFIE PAR UN CLIENT ET
DE GERER L'ACQUISITION DU PRODUIT AU PRIX ETABLI

Patent Applicant/Assignee:

WALKER DIGITAL LLC, Five High Ridge Park, Stamford, CT 06905, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALKER Jay S , 124 Spectacle Lane, Ridgefield, CT 06877, US, US
(Residence), US (Nationality), (Designated only for: US)
SUAREZ Jose A, 2285 North Street, Fairfield, CT 06430, US, US (Residence)
, US (Nationality), (Designated only for: US)
CASE T Scott, 2 Maplewood Lane, Wilton, CT 06897, US, US (Residence), US
(Nationality), (Designated only for: US)
KOBAYASHI Michiko, 59 Somerset Lane, Stamford, CT 06903, US, US
(Residence), US (Nationality), (Designated only for: US)
FINCHAM Magdalena M, 3 Valley View Road #24, Norwalk, CT 06851, US, US
(Residence), US (Nationality), (Designated only for: US)
PACKES John M Jr, 21 Frankford Street, Hawthorne, NY 10532-1950, US, US
(Residence), US (Nationality), (Designated only for: US)
GELMAN Geoffrey M, 21 Belltown Road, Stamford, CT 06905, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

TALWALKAR Nandu A (et al) (agent), Intellectual Property Department,
Walker Digital Corporation, Five High Ridge Park, Stamford, CT 06905,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150301 A2 20010712 (WO 0150301)
Application: WO 2000US30625 20001107 (PCT/WO US0030625)
Priority Application: US 99173458 19991229; US 2000540709 20000331

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27234

Patent Applicant/Inventor:

WALKER Jay S ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... product over time.

In other embodiments, the customer pays the price of the agreement in
installments before, during and/or after a specified redemption period.
Alternatively, the customer pays the retailer...

Claim

... A method according to Claim 6, wherein the payment is received
in a plurality of **installments** .

66

8 A method according to Claim 6, wherein the payment is received after
the...

6/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00419900 **Image available**

CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,
Inventor(s):

WALKER Jay S ,
SCHNEIER Bruce,
SPARICO Thomas M,
CASE T Scott,
JORASCH James A,
VAN LUCHENE Andrew S,
TEDESCO Daniel E,
JINDAL Sanjay K,
WEIR-JONES Toby,
LECH Robert R

Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312

Application: WO 97US15492 19970904 (PCT/WO US9715492)

Priority Application: US 96707660 19960904; US 97889319 19970708

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE
DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR
TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 64791

Inventor(s):

WALKER Jay S ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... have been received by the buyer, or delayed until some predetermined
date. Partial payments and **installment**
payments are also supported by the system

31

Escrow account 299 allows payment to be...

...resulting in forfeiture of deposit.

In yet another embodiment, CPO 100 describes the use of **installment**
payments. The first payment is made when CPO 100 is bound, followed by
regular payments...

Claim

... or 4, wherein the payment for the
purchase is collected from the buyer on an **installment** basis.

150

. The computer device of claims I or 4, wherein the processor Is further
...

8/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014416333 **Image available**

WPI Acc No: 2002-237036/200229

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;
2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-096655;
2002-215721; 2002-434665

XRPX Acc No: N02-182344

Installment plan option providing method for credit card transaction,
involves receiving installment plan identifier based on transmitted
financial account identifier and purchase price

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; VAN LUCHENE A S ; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6336104	B1	20020101	US 97822709	A	19970321	200229 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 99264379	A	19990305	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A
19970321; US 97920116 A 19970826; US 99264379 A 19990305

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6336104	B1	31	G06F-017/60		Cont of application US 97822709 CIP of application US 97920116 Div ex application US 97946508 Div ex patent US 6064987

Installment plan option providing method for credit card transaction,
involves receiving installment plan identifier based on transmitted
financial account identifier and purchase price

...Inventor: VAN LUCHENE A S

Abstract (Basic):

... An installment plan identifier (142) defining an installment
plan for payment of purchase price, is received in response to
transmitted purchase price (138) and financial account identifier
(140). A selection signal indicating whether to accept the installment
plan, is generated and transmitted.

... An INDEPENDENT CLAIM is also included for installment plan
option provision apparatus...

...Provides credit card users to choose installment plans at the time of
sale, thereby purchasers are allowed to purchase more selected items...

...The figure shows the installment payment database of the central
controller...

... Installment plan identifier (142)

8/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014275953 **Image available**

WPI Acc No: 2002-096655/200213

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;
2000-328274; 2000-610539; 2001-181019; 2001-342730; 2002-215721;
2002-237036; 2002-434665

XRPX Acc No: N02-071348

Installment plan options providing apparatus for credit card users, has
central controller which generates installment plan identifier, based

on received price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)
Inventor: JORASCH J A; **VAN LUCHENE A S** ; WALKER J S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6330548	B1	20011211	US 97822709	A	19970321	200213 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	
			US 2000490898	A	20000125	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826; US 2000490898 A 20000125

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6330548	B1	31	G06F-017/60		CIP of application US 97822709
					CIP of application US 97920116
					Cont of application US 97946508
					Cont of patent US 6064987

Installment plan options providing apparatus for credit card users, has central controller which generates installment plan identifier, based on received price and financial account identifier

...Inventor: **VAN LUCHENE A S**

Abstract (Basic):

... financial account identifier from a point of sales (POS) terminal. The central controller generates an **installment** plan identifier for identifying an **installment** plan for payment of the purchase price based on the price and financial account identifier.

... For providing **installment** plan options to credit card users for purchases at a time of sale...

...Allows credit card users to choose **installment** plans at the time of sale. Allows purchases to pay for many more purchases without...

...The figure shows an **installment** payment database of a central controller...

8/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013438596 **Image available**
WPI Acc No: 2000-610539/200058
Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854; 1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613; 2000-328274; 2001-181019; 2001-342730; 2002-096655; 2002-215721; 2002-237036; 2002-434665
XRPX Acc No: N00-452053

Purchase installment plan options providing method at POS terminal, involves transmitting identifier defining installment plan for payment of purchase price generated based on received purchase price and financial account identifier

Patent Assignee: WALKER DIGITAL LLC (WALK-N)
Inventor: JORASCH J A; **VAN LUCHENE A S** ; WALKER J S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6064987	A	20000516	US 97822709	A	19970321	200058 B
			US 97920116	A	19970826	
			US 97946508	A	19971007	

Priority Applications (No Type Date): US 97946508 A 19971007; US 97822709 A 19970321; US 97920116 A 19970826

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
-----------	------	-----	----	----------	--------------

Purchase installment plan options providing method at POS terminal, involves transmitting identifier defining installment plan for payment of purchase price generated based on received purchase price and financial account...

...Inventor: **VAN LUCHENE A S**

Abstract (Basic):

... a financial account identifier specifying a financial account are received. Installation plan identifier defining the **installment** plan for payment of the purchase price is generated based on the received purchase price and financial account identifier and then transmitted only if the **installment** payments on the purchase price are allowed.

... On receiving the **installment** plan identifier, a selection signal indicating whether to accept the **installment** plan is received from the customer. If the selection signal indicates acceptance of the **installment** plan, the use of the **installment** plan for the financial account is authorized and the purchase price is adjusted. An **INDEPENDENT CLAIM** is also included for the apparatus for providing **installment** plan options...

...For allowing purchasers to select an **installment** plan for purchases in the point-of-sale (POS) terminal such as automated teller machine...

...Credit card issuers or credit card clearing house typically provides and manages **installment** plans, so sellers need not incur any charge associated with establishing and administering **installment** plans. Enables purchasers to take advantage of **installment** plans at any seller that allows credit card purchases and are not limited to selected...

...the credit worthiness of the purchaser. Further benefit is that after being exposed to the **installment** options, the purchaser learns to associate corresponding monthly payment amount with a purchase price, thus...

...determine whether an item is likely to be affordable, even before the POS terminal provides **installment** plan options for a specific purchase. Allows purchasers to pay for a variety of purchases in **installments** .

...

...The figure shows the schematic diagram of **installment** payment database

8/3,K/4 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00419900 **Image available**

CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,
Inventor(s):

WALKER Jay S,
SCHNEIER Bruce,
SPARICO Thomas M,
CASE T Scott,
JORASCH James A,
VAN LUCHENE Andrew S ,
TEDESCO Daniel E,
JINDAL Sanjay K,
WEIR-JONES Toby,
LECH Robert R

• • • Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312

Application: WO 97US15492 19970904 (PCT/WO US9715492)

Priority Application: US 96707660 19960904; US 97889319 19970708

Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE

DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR

TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM

AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 64791

Inventor(s):

... VAN LUCHENE Andrew S

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... have been received by the buyer, or delayed until some predetermined date. Partial payments and **installment** payments are also supported by the system

31

Escrow account 299 allows payment to be...

...resulting in forfeiture of deposit.

In yet another embodiment, CPO 100 describes the use of **installment** payments. The first payment is made when CPO 100 is bound, followed by regular payments...

Claim

... or 4, wherein the payment for the purchase is collected from the buyer on an **installment** basis.

150

. The computer device of claims I or 4, wherein the processor Is further

...

?